

Utah County, UT

Risk-assessment baseline packet

County FIPS: 49049 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2027-05-17. Plan: Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125), approved 2022-05-18. Since the plan was approved on 2022-05-18: 2 new hazard declarations (2 incidents) and 186 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Earthquake (\$162,522,878 a year), Inland Flooding (\$63,895,685) and Wildfire (\$35,012,802).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 49049 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Approved, expires 2027-05-17	Plan:	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)
Approved:	2022-05-18	Days to expiry:	229
Update underway:	none recorded in FEMA's plan tracker		

What changed since your last plan (approved 2022-05-18)

New federal declarations:	2 new hazard declarations (2 incidents): DR-4752-UT (Flooding), FM-5639-UT (Iron Fire)	Storm Events records since approval:	186 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 26 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Utah County	County	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Alpine city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
American Fork city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Cedar Hills city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Eagle Mountain city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Elk Ridge city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Fairfield town	Town	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Genola town	Town	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Goshen town	Town	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Highland city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Lehi city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Lindon city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Mapleton city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Orem city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Payson city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Pleasant Grove city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Provo city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Salem city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Santaquin city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Saratoga Springs city	City	Approved, expires 2031-01-07	Saratoga Springs, UT Hazard Mitigation Plan 2026 (FEMA plan 111162)	2026-01-08	2031-01-07	1,560	Also approved under plan 108125 (Mountainland AOG, UT Hazard Mitigation Plan 2022, expires 2027-05-17). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Spanish Fork city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Springville city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Vineyard town	Town	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Woodland Hills city	City	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Nebo School District	School/School District	Approved, expires 2027-05-17	Mountainland AOG, UT Hazard Mitigation Plan 2022 (FEMA plan 108125)	2022-05-18	2027-05-17	229	
Central Utah Water Conservancy District	Water/Sewer Authority	Approved, expires 2028-11-16	Central Utah Water Conservancy District Hazard Mitigation Plan 2023 (FEMA plan 109314)	2023-11-17	2028-11-16	778	Also approved under plan 108125 (Mountainland AOG, UT Hazard Mitigation Plan 2022, expires 2027-05-17). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Plan 108125 covers 16 other participants, named in the Excel file.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Earthquake	Relatively High	Relatively High	\$82,337,315	n/a	\$80,185,563	\$162,522,878			Storm Events does not record earthquakes.
2	Inland Flooding	Relatively Moderate	Relatively High	\$63,619,132	\$6,212	\$270,341	\$63,895,685	41		
3	Wildfire	Relatively High	Relatively High	\$32,459,181	\$4,214	\$2,549,407	\$35,012,802	16		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$1,101	\$20,277	\$8,107,467	\$8,128,846	4		
5	Lightning	Very High	Very High	\$59,241	n/a	\$6,850,000	\$6,909,241	8		
6	Avalanche	Relatively High	Relatively High	\$1,910	n/a	\$3,396,620	\$3,398,529	54		
7	Strong Wind	Relatively High	Relatively High	\$671,986	\$13,377	\$2,156,739	\$2,842,101	382		Includes 249 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Tornado	Relatively Low	Relatively Low	\$498,086	\$812	\$1,610,525	\$2,109,422	4		
9	Cold Wave	Relatively Low	Relatively Moderate	\$2,298	\$7,826	\$1,103,122	\$1,113,246	2		
10	Winter Weather	Relatively High	Relatively High	\$48,055	\$372	\$848,022	\$896,449	497		
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$704,782	n/a	\$704,782	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Hail	Very Low	Relatively Low	\$25,854	\$4,573	\$169,823	\$200,250	37		
13	Ice Storm	Relatively Low	Relatively Moderate	\$92,229	n/a	\$44,968	\$137,198	2		
14	Landslide	Relatively Low	Relatively Low	\$14,854	n/a	\$1,164	\$16,018	13		
15	Volcanic Activity	Very Low	Very Low	under \$1	n/a	\$156	\$157	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3223-UT names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local volcanic activity records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: coastal flooding and tsunami. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 9804 (Relatively High, 94.6); tract 109 (Relatively High, 93.4); tract 27.02 (Relatively High, 93.2)
Earthquake	tract 11.03 (Very High, 99.9); tract 16.02 (Very High, 99.8); tract 9803 (Very High, 98.0)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 109 (Relatively Moderate, 98.5); tract 104.11 (Relatively Low, 90.2); tract 106 (Relatively Low, 87.1)
Tornado	tract 29.01 (Relatively Low, 39.7); tract 16.02 (Relatively Low, 34.6); tract 18.01 (Relatively Low, 34.4)
Volcanic Activity	tract 102.12 (Very Low, 76.6); tract 29.01 (Very Low, 76.4); tract 18.01 (Very Low, 75.3)
Wildfire	tract 101.07 (Very High, 99.7); tract 109 (Very High, 99.6); tract 106 (Very High, 99.6)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9804 is Census Tract 9804). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	54 records, 1998 to 2026 (54 zone-level)		Avalanche, 2023-04-10, \$100,000 property; \$0 crops (2023 dollars); NWS zone UTZ111		Countywide (zone-level records).	
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 1998 to 2023 (2 zone-level)	1 day to 4 days (median 2.5 days); 2 with a recorded value	4 consecutive days, 1998-12-21 to 1998-12-24, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	53 records, 1959 to 2024	0.34 in to 2 in (median 0.88 in); 53 with a recorded value	2 in hail, 1987-07-21	Hail, 1998-08-26, \$300,000 property; \$100,000 crops (1998 dollars)	Event records naming jurisdictions in the plan: Lehi city (8 records), Pleasant Grove city (6 records), American Fork city (4 records), Springville city (4 records), Alpine city (3 records), Provo city (3 records), Lindon city (2 records), Orem city (2 records), Payson city (2 records), Goshen town (1 record); and 2 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2019 to 2021 (4 zone-level)	1 day to 3 days (median 1.5 days); 4 with a recorded value	3 consecutive days, 2021-06-03 to 2021-06-05, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 2013 to 2019 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	41 records, 1998 to 2025 (5 zone-level)		Flash Flood, 2002-09-12, \$3,000,000 property; \$100,000 crops (2002 dollars)		Event records naming jurisdictions in the plan: Lehi city (4 records), Salem city (4 records), Alpine city (3 records), Spanish Fork city (3 records), Santaquin city (2 records), Goshen town (1 record), Lindon city (1 record), Mapleton city (1 record), Orem city (1 record), Provo city (1 record). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	13 records, 2005 to 2025 (4 zone-level)		Debris Flow, 2013-09-07, \$200,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Alpine city (3 records), Lehi city (1 record). Zone-level records (4) apply countywide.	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	8 records, 1997 to 2020		Lightning, 2015-08-30, \$0 property; \$0 crops (2015 dollars), 1 direct death	Lightning, 1998-10-03, \$100,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Orem city (3 records), Alpine city (1 record), Lehi city (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	253 records, 1996 to 2026 (253 zone-level)	49 kt (56 mph) to 113 kt (130 mph) (median 61 kt (70 mph)); 247 with a recorded value	113 kt (130 mph) measured gust, High Wind, 2022-12-21; NWS zone UTZ111	High Wind, 2010-04-27, \$250,000 property; \$0 crops (zone total, 2010 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	183 records, 1967 to 2026	50 kt (58 mph) to 92 kt (106 mph) (median 54.5 kt (63 mph)); 170 with a recorded value	92 kt (106 mph) measured gust, Thunderstorm Wind, 2006-08-01	Thunderstorm Wind, 1994-05-31, \$50,000,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Provo city (19 records), Lehi city (18 records), Orem city (9 records), Alpine city (7 records), Payson city (7 records), Pleasant Grove city (5 records), Santaquin city (5 records), Spanish Fork city (5 records), American Fork city (4 records), Springville city (4 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	10 records, 1965 to 2013	F/EF0 to F/EF1 (median F/EF0); 9 with a recorded value	F1 tornado, 1965-07-09, 0.4 mi path length (whole path, pre-1996), 17 yd wide, \$2,500 property; crops not recorded (1965 dollars)	Tornado, 1982-09-13, \$25,000 property; crops not recorded (1982 dollars)	Event records naming jurisdictions in the plan: American Fork city (1 record), Lehi city (1 record), Payson city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					
Wildfire	acres burned (local data)	16 records, 2012 to 2026 (16 zone-level)		Wildfire, 2018-08-01, \$25,000,000 property; \$0 crops (2018 dollars); NWS zone UTZ010		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	497 records, 1996 to 2026 (497 zone-level)		Heavy Snow, 2024-02-06, \$1,000,000 property; \$0 crops (2024 dollars); NWS zone UTZ111		Countywide (zone-level records).	

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

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow, lightning and volcanic ash, volcanic ashfall.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 13 declarations covering 10 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-06-21	2026-06-19	FM-5639-UT	Fire management	Iron Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2023-12-23	2023-05-01	DR-4752-UT	Major disaster	Flooding	Inland Flooding	\$11,295,676.10	new since last plan; within last 5 years	
2020-09-07	2020-09-07	FM-5353-UT	Fire management	Ether Hollow Fire	Wildfire	no Public Assistance recorded		
2020-06-28	2020-06-28	FM-5318-UT	Fire management	Knolls Fire	Wildfire	no Public Assistance recorded		
2020-04-04	2020-01-20	DR-4525-UT	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,575,580.57		
2020-03-13	2020-01-20	EM-3478-UT	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4525
2018-09-21	2018-09-21	FM-5277-UT	Fire management	Bald Mountain Fire	Wildfire	no Public Assistance recorded		
2012-06-22	2012-06-22	FM-2983-UT	Fire management	Dump Fire	Wildfire	no Public Assistance recorded		
2011-08-08	2011-04-18	DR-4011-UT	Major disaster	Flooding	Inland Flooding	\$541,628.50		
2005-09-05	2005-08-29	EM-3223-UT	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$4,023.74		
2001-08-19	2001-08-18	FM-2381-UT	Fire management	Ut - Mollie Fire - 08/19/01	Wildfire	no Public Assistance recorded		
1984-08-17	1984-08-17	DR-720-UT	Major disaster	Severe Storms, Mudslides, Landslides & Flooding	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		
1983-04-30	1983-04-13	DR-680-UT	Major disaster	Severe Storms, Landslides & Flooding	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	54	21	0	21	0	0	1996 to 2026-06-30	
Cold Wave	2	1	0	1	0	0	1996 to 2026-06-30	
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	53	6	0	6	0	0	1955 to 2026-06-30	
Heat Wave	4	0	3	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	2	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	41	7	4	7	4	1	1996 to 2026-06-30	
Landslide	13	3	0	3	2	0	1996 to 2026-06-30	
Lightning	8	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	436	93	14	99	0	0	1955 to 2026-06-30	Includes 249 High Wind and 4 Strong Wind records.
Tornado	10	0	0	0	0	0	1950 to 2026-06-30	
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	16	2	0	2	6	1	1996 to 2026-06-30	
Winter Weather	497	53	9	62	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-05-09	Avalanche		\$0 property; \$0 crops (zone total, 2024 dollars)	2, 1	NWS zone UTZ111 (WASATCH MOUNTAINS SOUTH OF I-80), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2023-04-10	Avalanche		\$100,000 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone UTZ111 (WASATCH MOUNTAINS SOUTH OF I-80), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Avalanche
2022-12-21	High Wind	113 kt (130 mph) measured gust	\$0 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone UTZ111 (WASATCH MOUNTAINS SOUTH OF I-80), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2021-06-03	Excessive Heat		\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone UTZ106 (UTAH VALLEY), zone-level	in the 12 months before plan approval	B1-c worst recorded: Excessive Heat, Heat
2021-02-06	Avalanche		\$0 property; \$0 crops (zone total, 2021 dollars)	4, 1	NWS zone UTZ008 (WASATCH MOUNTAINS SOUTH OF I-80), zone-level		deaths or injuries recorded
2018-08-01	Wildfire		\$25,000,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone UTZ010 (WASATCH PLATEAU/BOOK CLIFFS), zone-level		B1-c worst recorded: Wildfire
2015-08-30	Lightning		\$0 property; \$0 crops (2015 dollars)	1, 0	LEHI		B1-c worst recorded: Lightning
2006-08-01	Thunderstorm Wind	92 kt (106 mph) measured gust	\$3,000,000 property; crops not reported (2006 dollars)	0, 0	(PVU)PROVO MUNI ARPT		B1-c worst recorded: Thunderstorm Wind
2003-12-26	Avalanche		\$0 property; \$0 crops (zone total, 2003 dollars)	3, 0	NWS zone UTZ008 (W SUMMIT T NW/SE SALT LAKE/WASATCH X SC/E UTAH/P X E JUAB/X NW SAN PETE), zone-level		deaths or injuries recorded
2002-09-12	Flash Flood		\$3,000,000 property; \$100,000 crops (2002 dollars)	0, 0	SANTAQUIN		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1998-12-21	Cold/Wind Chill		damage not reported	0, 0	NWS zone UTZ014 (C SC SANPETE/C SEVIER), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1965-07-09	Tornado	F1, 0.4 mi path length (whole path, pre-1996), 17 yd wide	\$2,500 property; crops not recorded (1965 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,136 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

2 Fire Management declarations (1994-08-06 to 1994-08-06) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.867	events per year	about 0.87 per year	Likely	FEMA annualized frequency (modeled)	26	1994 to 2023 (30 years)	see B1-f	
Cold Wave	0.0241	event-days per year	about 0.0241 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0.494	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	69.2	event-days per year	about 69.2 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	2,373	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.0142	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 1.42%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.266	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	10.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.31	event-days per year	about 1.31 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	17.3	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.0149	event-days per year	about 0.0149 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.11	event-days per year	about 1.11 days per year	Likely	Storm Events event-days in 19 of 30 years, 1996 to 2025 (63.3%)	31	1996 to 2023 (28 years)	see B1-f	
Landslide	1.67	events per year (modeled)	about 1.67 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	43.6	days per year with a strike	about 43.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.935	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	37	1986 to 2023 (38 years)	countywide	
Tornado	0.112	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>								
Volcanic Activity	0.0001	annual probability	about 1 in 10,000 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.0124	annual probability at a location	chance a given location in the county burns in a year: 1.24%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	41	event-days per year	about 41 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	751	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	17	30	0.567
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	114	30	3.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	4	30	0.133
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

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	31 of 156	85.4	89.0	94.6	Relatively High 7, Relatively Moderate 24, Not Applicable 125
Cold Wave	156 of 156	15.6	20.5	28.7	Relatively Low 133, Very Low 23
Drought	91 of 156	68.0	77.1	97.2	Relatively Moderate 4, Relatively Low 31, Very Low 56, No Rating 65
Earthquake	156 of 156	2.5	86.9	99.9	Very High 3, Relatively High 61, Relatively Moderate 67, Relatively Low 22, Very Low 3
Hail	156 of 156	1.0	20.3	36.3	Very Low 156
Heat Wave	156 of 156	1.6	47.1	83.5	Relatively Moderate 44, Relatively Low 108, Very Low 4
Hurricane	0 of 156				Not Applicable 156
Ice Storm	156 of 156	0.1	6.7	37.9	Relatively Low 1, Very Low 155
Inland Flooding	156 of 156	0.2	11.5	97.8	Very High 1, Relatively High 3, Relatively Moderate 10, Relatively Low 58, Very Low 84
Landslide	152 of 156	8.8	13.5	98.5	Relatively Moderate 1, Relatively Low 3, Very Low 148, No Rating 4
Lightning	156 of 156	0.1	80.2	98.3	Very High 6, Relatively High 89, Relatively Moderate 58, Relatively Low 1, Very Low 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	156 of 156	0.8	41.5	81.6	Relatively Moderate 27, Relatively Low 126, Very Low 3
Tornado	156 of 156	0.3	22.2	39.7	Relatively Low 17, Very Low 139
Volcanic Activity	156 of 156	40.1	51.3	76.6	Very Low 156
Wildfire	132 of 156	18.6	85.8	99.7	Very High 7, Relatively High 16, Relatively Moderate 37, Relatively Low 25, Very Low 47, No Rating 24
Winter Weather	156 of 156	10.7	61.0	87.4	Relatively High 6, Relatively Moderate 132, Relatively Low 16, Very Low 2

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Utah County	County	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$11,513,537.18	0 total; 0 since its plan	Includes \$3,558,945.71 for declarations not counted as hazard incidents (DR-4525-UT).
Alpine city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$11,859.36	17 total; 5 since its plan	
American Fork city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$848,029.37	9 total; 2 since its plan	
Cedar Hills city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Eagle Mountain city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Elk Ridge city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Fairfield town	Town	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Genola town	Town	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$10,537.59	2 total; 1 since its plan	
Goshen town	Town	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 0 since its plan	
Highland city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Lehi city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$17,425.61	33 total; 11 since its plan	
Lindon city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 0 since its plan	
Mapleton city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 1 since its plan	
Orem city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 1 since its plan	
Payson city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$17,151.31	10 total; 3 since its plan	
Pleasant Grove city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$157,754.40	11 total; 0 since its plan	
Provo city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	23 total; 0 since its plan	
Salem city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 1 since its plan	
Santaquin city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$177,339.26	7 total; 4 since its plan	Includes \$16,634.86 for declarations not counted as hazard incidents (DR-4525-UT).
Saratoga Springs city	City	Approved, expires 2031-01-07	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	Also approved under plan 108125 (Mountainland AOG, UT Hazard Mitigation Plan 2022, expires 2027-05-17). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Spanish Fork city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$2,004,268.58	9 total; 1 since its plan	
Springville city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	\$654,982.51	8 total; 2 since its plan	
Vineyard town	Town	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Woodland Hills city	City	Approved, expires 2027-05-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

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

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-05-18 <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	\$3,726,959	n/a	10	\$1,910	n/a	\$3,396,620	0.0512%		\$163,500		
Cold Wave	\$101,183,974,063	\$249,887,499	655,481	\$2,298	\$7,826	\$1,103,122	under 0.0001%		\$0		
Drought	n/a	\$87,096,524	n/a	n/a	\$704,782	n/a	0.809% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$176,961,111,431	n/a	659,399	\$82,337,315	n/a	\$80,185,563	0.0465%				
Hail	\$102,332,574,955	\$260,820,632	659,138	\$25,854	\$4,573	\$169,823	under 0.0001%	\$105,000			
Heat Wave	\$101,385,984,190	\$250,457,308	656,515	\$1,101	\$20,277	\$8,107,467	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$102,332,574,955	n/a	659,138	\$92,229	n/a	\$44,968	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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-05-18 <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
Inland Flooding	\$102,294,575,518	\$17,773,325	3,667	\$63,619,132	\$6,212	\$270,341	n/a (see note)	\$647,000		\$11,295,676.10	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,372,457,407	n/a	6,935	\$14,854	n/a	\$1,164	0.00108%	\$9,500			
Lightning	\$102,332,574,955	n/a	659,138	\$59,241	n/a	\$6,850,000	under 0.0001%				
Strong Wind	\$102,332,574,955	\$260,820,632	659,138	\$671,986	\$13,377	\$2,156,739	0.000657%	\$56,750	\$67,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$55,000) and 1 zone-level Strong Wind record (\$12,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$102,332,574,955	\$260,820,632	659,138	\$498,086	\$812	\$1,610,525	0.000487%				
Volcanic Activity	\$102,332,574,955	n/a	659,138	under \$1	n/a	\$156	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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-05-18 <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	\$13,332,784,772	\$144,277,290	112,152	\$32,459,181	\$4,214	\$2,549,407	0.243%				no Public Assistance recorded (1 declaration)
Winter Weather	\$102,332,574,955	\$260,820,632	659,138	\$48,055	\$372	\$848,022	under 0.0001%		\$1,532,500		

Totals since 2022-05-18 (Storm Events through 2026-06-30): 75 county-coded records, 75 with a damage value recorded (including \$0), \$818,250; 111 zone-level records, 109 with a damage value recorded (including \$0), \$1,763,000 reported for the zone; Public Assistance: \$11,295,676.10 on 2 counted declarations, 1 of them with Public Assistance.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	659,138
Building value (total, not at risk)	\$102,332,574,955
Agriculture value (total, not at risk)	\$260,820,632
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$180,593,687
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)	\$107,293,917
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	0	0	0	0	0	0	0

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
Utah County	495517	0	0	0	0	0	0	0
Alpine city	490228	0	0	0	0	0	0	0
American Fork city	490152	0	0	0	0	0	0	0
Cedar Hills city	490204	0	0	0	0	0	0	0
Eagle Mountain city	490258	0	0	0	0	0	0	0
Elk Ridge city	490259	0	0	0	0	0	0	0
Fairfield town	490260	0	0	0	0	0	0	0
Genola town	490154	0	0	0	0	0	0	0
Goshen town	490155	0	0	0	0	0	0	0
Highland city	490254	0	0	0	0	0	0	0
Lehi city	490209	0	0	0	0	0	0	0
Lindon city	490210	0	0	0	0	0	0	0
Mapleton city	490156	0	0	0	0	0	0	0
Orem city	490216	0	0	0	0	0	0	0
Payson city	490157	0	0	0	0	0	0	0
Pleasant Grove city	490235	0	0	0	0	0	0	0
Provo city	490159	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Salem city	490160	0	0	0	0	0	0	0
Santaquin city	490227	0	0	0	0	0	0	0
Saratoga Springs city	490250	0	0	0	0	0	0	0
Spanish Fork city	490241	0	0	0	0	0	0	0
Springville city	490163	0	0	0	0	0	0	0
Vineyard town	490261	0	0	0	0	0	0	0
Woodland Hills city	490262	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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

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

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

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), <https://www2.census.gov/geo/docs/maps-data/data/>

gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Utah County, UT: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 49049). Automated baseline. <https://hazardplain.org/ut/49049/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org