

Whatcom County, WA

Risk-assessment baseline packet

Unit **County area 53073** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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

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).

Plan clock

Status	Approved, expires 2026-12-14	Plan	Whatcom County NHMP (FEMA plan 107625)
Approved	2021-12-15	Expires	2026-12-14
As of	2026-09-28	Days	77 days to expiry
Update underway	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-12-15)

New federal declarations	DR-4635-WA, EM-3629-WA, DR-4906-WA (3 declaration rows; 2 counted incidents)	Storm Events records since approval	60 (data through 2026-06-30)
Repetitive loss now	FMA RL 37, SRL 21 (44 CFR 77.2); any definition: 185	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.

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan (approved 2021-12-15), page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 5
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 14
8. Supports B1-f: variation across the planning area, page 17
9. Supports B2-a and B2-b: assets and impacts, page 19
10. Supports B2-a: context, page 21
11. Supports B2-c: repetitive loss, page 21
12. Sources and OpenFEMA disclaimer, page 23

Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Whatcom County	County	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bellingham city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Blaine city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Everson city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ferndale city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lynden city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Nooksack city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sumas city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Meridian School District	School/School District	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Birch Bay Water and Sewer District	Water/Sewer Authority	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
County Flood Control District	Flood Control District	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Fire District #1	Fire/EMS District	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake Whatcom Water and Sewer District	Water/Sewer Authority	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Port of Bellingham	Highway/Port/ Rail	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	77	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Western Washington University	College/ University	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Earthquake	Relatively Moderate	Relatively High	\$35,777,497		\$15,144,129	\$50,921,626			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$40,410,497	\$63	\$32,442	\$40,443,002	5		
3	Avalanche	Very High	Very High	\$339		\$6,920,081	\$6,920,420	2		
4	Cold Wave	Relatively Moderate	Relatively High	\$13,486	\$171,852	\$5,922,895	\$6,108,233	6		
5	Ice Storm	Very High	Very High	\$127,455		\$2,605,806	\$2,733,261	4		
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$436	\$30,628	\$1,625,211	\$1,656,275	18		

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
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$735,125		\$58,615	\$793,739	7		
8	Landslide	Relatively Moderate	Relatively Moderate	\$69,923		\$489,286	\$559,209	1		
9	Lightning	Relatively Moderate	Relatively Moderate	\$13,669		\$406,904	\$420,573	1		
10	Winter Weather	Relatively Moderate	Relatively High	\$44,943	\$3,275	\$227,615	\$275,833	104		
11	Tsunami	Very Low	Very Low	\$222,237		\$32,776	\$255,013	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.
12	Volcanic Activity	Relatively Moderate	Relatively Moderate	\$48,953		\$78,705	\$127,658	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.
13	Tornado	Very Low	Very Low	\$31,664	\$184	\$94,825	\$126,673	1		
14	Wildfire	Very Low	Relatively Low	\$105,706	\$14	\$3,839	\$109,559	1		
15	Strong Wind	Very Low	Very Low	\$3,202	\$262	\$8,669	\$12,133	124		Includes 117 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
16	Hail	Very Low	Very Low	\$2,509	\$267	\$449	\$3,226	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
17	Drought	Very Low	Very Low		\$503		\$503	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-3227-WA 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).

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.	11 of 54
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	19 of 54
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	22 of 54
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 54
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 54
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	54 of 54
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	18 of 54
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	2, 2014 to 2016 (2 zone-level)		No damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Physical measure: 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
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	7, 2000 to 2022 (5 zone- level)		Storm Surge/Tide, 2000-12-15, \$650,000 property; crops not reported (2000 dollars), 1 direct injury		Event records naming member places: Ferndale city (1 record). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	6, 2021 to 2024 (6 zone- level)	1 day to 3 days (median 1.5 days); 4 with a recorded value	3 consecutive days, 2024-01-12 to 2024-01-14, 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.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	0					
Excessive Heat, Heat	heat index (narratives)	18, 2009 to 2024 (18 zone- level)	1 day to 10 days (median 2.5 days); 12 with a recorded value	10 consecutive days, 2017-08-01 to 2017-08-10, 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. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Ice Storm	Sperry-Piltz (local data)	4, 2017 to 2024 (4 zone- level)		Ice Storm, 2017-02-08, \$700,000 property; crops not reported, reported for the zone (2017 dollars); NWS zone WAZ503 (WESTERN WHATCOM COUNTY), 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.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	5, 2006 to 2021		Flood, 2021-11-14, \$34,000,000 property; \$0 crops (2021 dollars), 1 direct death		Event records naming member places: Blaine city (1 record), Ferndale city (1 record), Lynden city (1 record), Sumas city (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	1, 2013 to 2013		Debris Flow, 2013-01-08, \$5,000 property; \$0 crops (2013 dollars)		Event records naming member places: Blaine city (1 record).	Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1, 1996 to 1996		Lightning, 1996-11-09, \$3,000 property; crops not reported (1996 dollars)		Event records naming member places: Ferndale city (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)	121, 2006 to 2025 (121 zone-level)	35 kt (40 mph) to 84 kt (97 mph) (median 50 kt (58 mph)); 121 with a recorded value	84 kt (97 mph) measured gust, High Wind, 2007-11-12; NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties	High Wind, 2006-11-15, \$900,000 property; \$0 crops, reported for the zone (2006 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	3, 2009 to 2012	35 kt (40 mph) to 58 kt (67 mph) (median 35 kt (40 mph)); 3 with a recorded value	58 kt (67 mph) estimated gust, Thunderstorm Wind, 2009-07-24	Thunderstorm Wind, 2012-06-23, \$1,000 property; \$0 crops (2012 dollars)	No event record names a member place.	

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)	1, 2004 to 2004	F/EF0; 1 with a recorded value	F0 tornado, 2004-04-27, 2.7 mi within this county, 100 yd wide, \$10,000 property; crops not reported (2004 dollars)		Event records naming member places: Sumas city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	1, 2017 to 2017 (1 zone-level)		Wildfire, 2017-07-30, \$2,300,000 property; \$0 crops, reported for the zone (2017 dollars); NWS zone WAZ567 (CASCADES OF WHATCOM AND SKAGIT COUNTIES), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	104, 2006 to 2025 (104 zone-level)		Heavy Snow, 2006-11-26, \$1,500,000 property; \$0 crops, reported for the zone (2006 dollars); NWS zone WAZ503 (WESTERN WHATCOM COUNTY), 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.

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

Supports B1-d: previous occurrences

Declaration rows

27

Counted incidents

21

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
2026-04-07	2025-12-05	DR-4906-WA	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$71,014.40	new since last plan; within last 5 years	
2025-12-12	2025-12-09	EM-3629-WA	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Strong Wind	none found	new since last plan; within last 5 years	same incident as DR-4906
2022-01-05	2021-11-05	DR-4635-WA	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$18,490,676.77	new since last plan; within last 5 years	
2020-04-23	2020-01-20	DR-4539-WA	Major disaster	SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide	\$7,516,636.24		
2020-03-22	2020-01-20	DR-4481-WA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$3,304,368.61		
2020-03-13	2020-01-20	EM-3427-WA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4481
2019-03-04	2018-12-10	DR-4418-WA	Major disaster	SEVERE WINTER STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, MUDSLIDES, TORNADO	Inland Flooding; Landslide; Strong Wind; Tornado; Winter Weather	\$2,971,869.77		
2017-04-21	2017-01-30	DR-4309-WA	Major disaster	SEVERE WINTER STORMS, FLOODING, LANDSLIDES, MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$1,723,314.59		
2015-10-20	2015-08-09	DR-4243-WA	Major disaster	WILDFIRES AND MUDSLIDES	Wildfire	none found		
2015-10-15	2015-08-29	DR-4242-WA	Major disaster	SEVERE WINDSTORM	Strong Wind	\$328,813.70		
2015-08-24	2015-08-19	FM-5109-WA	Fire management	GOODELL FIRE	Wildfire	none found		same incident as DR-4243
2009-03-02	2008-12-12	DR-1825-WA	Major disaster	SEVERE WINTER STORM AND RECORD AND NEAR RECORD SNOW	Winter Weather	\$266,355.29		
2009-01-30	2009-01-06	DR-1817-WA	Major disaster	SEVERE WINTER STORM, LANDSLIDES, MUDSLIDES, AND FLOODING	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$1,880,911.79		
2005-09-07	2005-08-29	EM-3227-WA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2003-11-07	2003-10-15	DR-1499-WA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$384,920.30		
2001-03-01	2001-02-28	DR-1361-WA	Major disaster	EARTHQUAKE	Earthquake	\$166,978.56		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated,	nominal dollars		
1997-01-17	1996-12-26	DR-1159-WA	Major disaster	SEVERE WINTER STORMS, LAND & MUDS SLIDES,FLOODING	Inland Flooding; Landslide; Winter Weather		none found		
1996-01-03	1995-11-07	DR-1079-WA	Major disaster	SEVERE STORMS, HIGH WIND, AND FLOODING	Inland Flooding; Strong Wind		none found		
1994-08-02	1994-05-01	DR-1037-WA	Major disaster	THE EL NINO (THE SALMON INDUSTRY)	Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted	PA not declared for this county			
1991-03-08	1990-12-20	DR-896-WA	Major disaster	SEVERE STORMS & HIGH TIDES	Inland Flooding (primary); also designated: Coastal Flooding		none found		
1990-11-26	1990-11-09	DR-883-WA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		none found		
1983-01-27	1983-01-27	DR-676-WA	Major disaster	SEVERE STORMS, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding		none found		
1980-05-21	1980-05-21	DR-623-WA	Major disaster	VOLCANIC ERUPTION, MT. ST. HELENS	Volcanic Activity		none found		
1979-12-31	1979-12-31	DR-612-WA	Major disaster	STORMS, HIGH TIDES, MUDSLIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding, Landslide	PA not declared for this county			
1977-12-10	1977-12-10	DR-545-WA	Major disaster	SEVERE STORMS,MUDSLIDES, & FLOODING	Inland Flooding (primary); also designated: Landslide		none found		
1975-12-13	1975-12-13	DR-492-WA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		none found		
1971-02-09	1971-02-09	DR-300-WA	Major disaster	HEAVY RAINS, MELTING SNOWS & FLOODING	Inland Flooding		none found		

School districts and special districts in this county: \$597,641.58 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

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
1963-03-02	1963-03-02	DR-146-WA	Major disaster	FLOODS	Inland Flooding		
1962-10-20	1962-10-20	DR-137-WA	Major disaster	SEVERE STORMS	Hazard not mapped (severe storm title names no single hazard); not counted		
1957-03-06	1957-03-06	DR-70-WA	Major disaster	FLOODS	Inland Flooding		
1956-02-25	1956-02-25	DR-50-WA	Major disaster	FLOOD	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.

16 Fire Management declarations (1970-07-18 to 1998-09-25) 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)

Public Assistance filed under this county for declarations that do not list it: 1 row, \$5,544.69

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1682-WA	2007-02-14	SEVERE WINTER STORM, LANDSLIDES, AND MUDSLIDES	Sedro-Woolley School District #101	\$5,544.69

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance not placed in a county in this state: 1 row, \$248,381.20

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	Why not placed
				<i>federal share obligated, nominal dollars</i>	
4539	2020-04-23	Confederated Tribes of the Umatilla Indian Reservation	Umatilla County	\$248,381.20	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	2	0	0	0	0	0	1996 to 2026-06-30	
Coastal Flooding	7	1	1	1	3	0	1996 to 2026-06-30	
Cold Wave	6	6	0	6	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	1	0		No Storm Events record; local data required (e.g., USGS).
Hail	0	0	0	0	0	0	1955 to 2026-06-30	No recorded events, 1955 to 2026-06-30, NOAA NCEI Storm Events
Heat Wave	18	13	3	13	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	4	2	0	2	0	0	1996 to 2026-06-30	

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
Inland Flooding	5	0	2	2	16	2	1996 to 2026-06-30	
Landslide	1	0	0	0	9	2	1996 to 2026-06-30	
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	124	7	6	10	5	2	1955 to 2026-06-30	Includes 117 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	1	0	0	0	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	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Wildfire	1	0	0	0	1	0	1996 to 2026-06-30	
Winter Weather	104	31	10	32	5	0	1996 to 2026-06-30	

SOURCES
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-01-12	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-12-21	Winter Weather		damage not reported	1, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	deaths or injuries recorded
2021-11-14	Flood		\$34,000,000 property; \$0 crops (2021 dollars)	1, 0	WICKERSHAM to GLACIER	during plan review, check whether your last plan included it; within last 5 years	deaths or injuries recorded
2017-08-01	Heat		\$0 property; \$0 crops, reported for the zone (2017 dollars)	0, 5	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2017-07-30	Wildfire		\$2,300,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone WAZ567 (CASCADES OF WHATCOM AND SKAGIT COUNTIES), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2017-02-08	Ice Storm		\$700,000 property; crops not reported, reported for the zone (2017 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2016-01-24	Avalanche		\$0 property; \$0 crops, reported for the zone (2016 dollars)	1, 1	NWS zone WAZ567 (CASCADES OF WHATCOM AND SKAGIT COUNTIES), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2013-01-08	Debris Flow		\$5,000 property; \$0 crops (2013 dollars)	0, 0	BLAINE		B1-c worst recorded: Debris Flow
2006-11-26	Heavy Snow		\$1,500,000 property; \$0 crops, reported for the zone (2006 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2004-04-27	Tornado	F0, 2.7 mi within this county, 100 yd wide	\$10,000 property; crops not reported (2004 dollars)	0, 0	SUMAS		B1-c worst recorded: Tornado
2000-12-15	Storm Surge/Tide		\$650,000 property; crops not reported (2000 dollars)	0, 1	FERNDAL		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
1996-11-09	Lightning		\$3,000 property; crops not reported (1996 dollars)	0, 0	FERNDAL		B1-c worst recorded: Lightning

The full list is in the XLSX file, sheet "B1-d Storm Events history" (274 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.5	events per year	about 0.5 per year	Likely	FEMA annualized frequency (modeled)	15	1994 to 2023 (30 years)	see B1-f	
Coastal Flooding	3.63	events per year at a location (modeled)	about 3.6 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.143	event-days per year	about 0.143 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	2.31	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	5.95	event-days per year	about 5.95 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.0226	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 2.26%			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	0.0123	events per year	about 1 in 81 years	Possible	FEMA annualized frequency (modeled)	0.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.41	event-days per year	about 2.41 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	27.8	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.41 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 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane		events per year					1851 to 2024 (Atlantic); 1949 to 2024 (Pacific)	see B1-f	Not Applicable in NRI for this county; no descriptor.

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
Ice Storm	0.532	event-days per year	about 0.532 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.179	event-days per year	about 0.179 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	5	1996 to 2023 (28 years)	see B1-f	
Landslide	2.03	events per year (modeled)	about 2.03 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	8.14	days per year with a strike	about 8.14 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.00896	events per year	about 1 in 112 years	Unlikely	FEMA annualized frequency (modeled)	1	1986 to 2023 (38 years)	countywide	
Tornado	0.0187	events per year	about 1 in 53 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami	0.0553	annual probability at the most exposed location (used in place of a county value)	chance at the county's most exposed location in a year: 5.53%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity	0.0021	annual probability	about 1 in 476 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.0000293	annual probability at a location	chance a given location in the county burns in a year: 0.00293%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	37.3	event-days per year	about 37.3 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	615	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	0	30	0
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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	11 of 54	93.6	96.7	98.1	Very High 4, Relatively High 7, Not Applicable 43	
Coastal Flooding	19 of 54	75.6	89.6	97.3	Relatively High 2, Relatively Moderate 8, Relatively Low 8, Very Low 1, No Rating 35	
Cold Wave	54 of 54	15.8	69.7	88.9	Relatively High 7, Relatively Moderate 42, Relatively Low 4, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	22 of 54	66.9	68.7	73.2	Very Low 22, No Rating 32	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	54 of 54	66.6	87.7	98.0	Very High 1, Relatively High 25, Relatively Moderate 25, Relatively Low 3	
Hail	30 of 54	0.8	1.9	9.3	Very Low 30, No Rating 24	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	54 of 54	8.5	41.2	71.2	Relatively Moderate 3, Relatively Low 49, Very Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 54				Not Applicable 54	
Ice Storm	54 of 54	59.3	93.4	98.1	Very High 1, Relatively High 39, Relatively Moderate 12, Relatively Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	54 of 54	6.6	48.5	96.2	Very High 1, Relatively High 8, Relatively Moderate 18, Relatively Low 21, Very Low 6	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Landslide	54 of 54	41.5	79.3	99.9	Relatively High 1, Relatively Moderate 6, Relatively Low 18, Very Low 29	
Lightning	54 of 54	8.0	37.3	65.0	Relatively Moderate 3, Relatively Low 46, Very 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.
Strong Wind	54 of 54	0.7	2.9	7.2	Very Low 54	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	54 of 54	2.3	4.9	14.4	Very Low 54	
Tsunami	18 of 54	17.4	43.1	62.8	Relatively Low 7, Very Low 11, Not Applicable 36	
Volcanic Activity	54 of 54	42.0	63.2	98.5	Relatively Moderate 7, Relatively Low 10, Very Low 37	
Wildfire	54 of 54	27.6	68.8	89.4	Relatively Moderate 1, Relatively Low 26, Very Low 27	
Winter Weather	54 of 54	32.3	61.3	95.5	Relatively High 5, Relatively Moderate 39, Relatively Low 10	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
Whatcom County	County	Approved, expires 2026-12-14	FMA RL 7, SRL 11; any 39	\$18,314,986.80	0; 0	Includes \$1,926,002.71 for declarations not counted as hazard incidents (DR-4481-WA).
Bellingham city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 4	\$900,099.41	0; 0	
Blaine city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 0	\$299,032.74	2; 0	Includes \$4,678.11 for declarations not counted as hazard incidents (DR-4481-WA).
Everson city	City	Approved, expires 2026-12-14	FMA RL 2, SRL 1; any 44	\$2,127,260.06	0; 0	
Ferndale city	City	Approved, expires 2026-12-14	FMA RL 4, SRL 3; any 9	\$222,485	3; 0	Includes \$24,597.15 for declarations not counted as hazard incidents (DR-4481-WA).
Lynden city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 1	\$343,506.15	1; 0	Includes \$13,565.02 for declarations not counted as hazard incidents (DR-4481-WA).

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
Nooksack city	City	Approved, expires 2026-12-14	FMA RL 3, SRL 0; any 11	\$27,635.56	0; 0	
Sumas city	City	Approved, expires 2026-12-14	FMA RL 21, SRL 4; any 72	\$6,437,817.25	2; 0	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-12-15 <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	\$6,455,475		10	\$339		\$6,920,081	0.00525%				
Coastal Flooding	\$3,930,049,504		13,350	\$735,125		\$58,615	0.0187%				
Cold Wave	\$49,545,246,446	\$457,777,026	218,924	\$13,486	\$171,852	\$5,922,895	under 0.0001%		\$0		
Drought		\$187,489,716			\$503		0.000268% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$89,649,064,739		226,847	\$35,777,497		\$15,144,129	0.0399%				

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 2021-12-15 <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
Hail	\$51,284,479,850	\$480,084,985	226,681	\$2,509	\$267	\$449	under 0.0001%				
Heat Wave	\$51,284,479,850	\$480,084,985	226,681	\$436	\$30,628	\$1,625,211	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$51,202,136,338		226,310	\$127,455		\$2,605,806	0.000249%		\$0		
Inland Flooding	\$50,887,034,530	\$111,387,188	9,383	\$40,410,497	\$63	\$32,442	n/a (see note)			\$18,561,691.17	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	\$1,908,640,580		9,576	\$69,923		\$489,286	0.00366%			\$18,561,691.17	
Lightning	\$51,284,479,850		226,681	\$13,669		\$406,904	under 0.0001%				
Strong Wind	\$51,284,479,850	\$480,084,985	226,681	\$3,202	\$262	\$8,669	under 0.0001%		\$2,000	\$18,561,691.17	Storm Events damage since the plan includes 1 zone-level Strong Wind record (\$2,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$51,284,479,850	\$480,084,985	226,681	\$31,664	\$184	\$94,825	under 0.0001%				
Tsunami	\$5,292,751,318		2,991	\$222,237		\$32,776	0.0042%				
Volcanic Activity	\$51,284,479,850		226,681	\$48,953		\$78,705	under 0.0001%				
Wildfire	\$13,921,712,356	\$205,780,424	64,262	\$105,706	\$14	\$3,839	0.000759%				
Winter Weather	\$51,284,479,850	\$480,084,985	226,681	\$44,943	\$3,275	\$227,615	under 0.0001%		\$0		

Totals since 2021-12-15 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 60 zone-level records, 18 with a damage value recorded (including \$0), \$2,000 reported for the zone; Public Assistance on counted declarations \$18,561,691.17 (3 declarations, 2 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	226,681
Building value (total, not at risk)	\$51,284,479,850
Agriculture value (total, not at risk)	\$480,084,985
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$77,814,688
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)	\$33,652,248
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	37	Severe repetitive loss, FMA definition (44 CFR 77.2)	21
Repetitive loss, NFIP insurance definition	182	Severe repetitive loss, NFIP insurance definition	16

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	37	21	182	16	185	1	148
WHATCOM COUNTY *	7	11	38	9	39	1	21

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>
BELLINGHAM, CITY OF	0	0	4	0	4	0	3
EVERSON, CITY OF	2	1	43	0	44	0	41
FERNDALE, CITY OF	4	3	8	2	9	0	6
LYNDEN, CITY OF	0	0	1	0	1	0	0
NOOKSACK, CITY OF	3	0	11	0	11	0	9
SUMAS, CITY OF	21	4	72	3	72	0	63
LUMMI INDIAN RESERVATION (community ID not in plan data)	0	2	5	2	5	0	5
State level, not in this county: county not reported	0	0	2	0	2	0	0

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Whatcom County	530198	7	11	38	9	39	1	21	
Bellingham city	530199	0	0	4	0	4	0	3	
Blaine city	530273	0	0	0	0	0	0	0	
Everson city	530200	2	1	43	0	44	0	41	
Ferndale city	530201	4	3	8	2	9	0	6	
Lynden city	530202	0	0	1	0	1	0	0	
Nooksack city	530203	3	0	11	0	11	0	9	
Sumas city	530204	21	4	72	3	72	0	63	

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

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

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

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	32	18	148	14	151	1	117
2 to 4 unit residential	2	0	15	0	15	0	15
other residential	2	0	3	0	3	0	3
non-residential	1	3	16	2	16	0	13

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>
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 146 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

- 1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
- 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
- 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
- 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
- 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
- 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
- 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
- 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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).

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Whatcom County, WA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 53073). 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_WA_53073. Preview: automated baseline.