

Vernon County, WI

Risk-assessment baseline packet

County FIPS: 55123 Release: 2026-10 Data as of: 2026-09-30 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.

Summary

Plan status as of 2026-09-30: Approved, expires 2028-12-04. Plan: Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), approved 2023-12-05. Since the plan was approved on 2023-12-05: 1 new hazard declaration (1 incident) and 59 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): Cold Wave (\$9,991,615 a year), Inland Flooding (\$9,764,866) and Tornado (\$1,847,533).

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; 55123 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2023-12-05), page 2
4. B1-a: hazard identification, page 6
5. B1-b: hazard location, page 8
6. B1-c: hazard extent, page 8
7. B1-d: previous occurrences, page 11
8. B1-e: probability of future events, page 15
9. B1-f: hazards that vary across jurisdictions, page 17
10. B2-a and B2-b: vulnerability and potential impacts, page 21
11. B2-a: vulnerability (county context), page 22
12. B2-c: repetitive loss properties, page 23
13. Sources, what the plan adds, disclaimer and citation, page 24

Plan clock

Status:	Approved, expires 2028-12-04	Plan:	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)
Approved:	2023-12-05	Days to expiry:	796

What changed since your last plan (approved 2023-12-05)

New federal declarations:	1 new hazard declaration (1 incident): DR-4923-WI (Severe Storms, Tornadoes, and Flooding)	Storm Events records since approval:	59 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 21	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: 35 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 <i>negative = days since expiry</i>	Update underway	Notes
Vernon County	County	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		
Chaseburg village	Village	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Coon Valley village	Village	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
De Soto village	Village	Approved, expires 2030-04-13	Crawford County Hazard Mitigation Plan (FEMA plan 110140)	2025-04-14	2030-04-13	1,291		Also approved under plan 109429 (Vernon County Multi-Hazards Mitigation Plan, expires 2028-12-04). 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. this jurisdiction approved 2026-05-04
Genoa village	Village	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hillsboro city	City	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
La Farge village	Village	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Ontario village	Village	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Readstown village	Village	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Stoddard village	Village	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Viola village	Village	Approved, expires 2028-04-03	Richland County (FEMA plan 108642)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Viroqua city	City	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Westby city	City	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Bergen town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Christiana town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clinton town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Coon town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Forest town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Franklin town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Genoa town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Greenwood town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		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
Hamburg town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Harmony town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Hillsboro town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Jefferson town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Kickapoo town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Liberty town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-12-19
Stark town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sterling town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Union town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Viroqua town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Webster town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Wheatland town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429), pending adoption here	2023-12-05 by FEMA; not yet adopted here	2028-12-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Whitestown town	Town	Approved, expires 2028-12-04	Vernon County Multi-Hazards Mitigation Plan (FEMA plan 109429)	2023-12-05	2028-12-04	796		this jurisdiction approved 2024-04-19
Cashton School District	School/School District	Plan 110821 approved 2026-05-04, pending adoption here; not yet eligible	Monroe County Hazard Mitigation Plan 2025 (FEMA plan 110821), pending adoption here	2026-05-04 by FEMA; not yet adopted here	2031-05-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	
1	Cold Wave	Relatively High	Relatively High	\$152	\$27,496	\$9,963,968	\$9,991,615	21	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
2	Inland Flooding	Relatively Low	Relatively Low	\$8,401,203	\$558,801	\$804,862	\$9,764,866	155	
3	Tornado	Relatively Moderate	Relatively Low	\$947,343	\$6,829	\$893,360	\$1,847,533	11	
4	Hail	Relatively Moderate	Relatively Moderate	\$782,760	\$206,175	\$64,319	\$1,053,253	131	

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
5	Landslide	Relatively High	Relatively Moderate	\$13,605	n/a	\$978,571	\$992,177	0	Declared 4 times; no Storm Events record of this type.
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$138,126	\$20,002	\$685,000	\$843,128	181	Includes 6 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Heat Wave	Relatively Low	Relatively Low	\$421	\$3	\$586,578	\$587,001	13	
8	Lightning	Relatively Low	Relatively Low	\$30,497	n/a	\$59,171	\$89,668	4	
9	Drought	Relatively Low	Relatively Low	n/a	\$69,036	n/a	\$69,036	19	
10	Ice Storm	Relatively Low	Relatively Low	\$1,225	n/a	\$57,717	\$58,942	4	
11	Winter Weather	Relatively Low	Relatively Low	\$7,872	\$1,543	\$18,918	\$28,333	97	
12	Earthquake	Very Low	Very Low	\$8,037	n/a	\$2,071	\$10,108		Storm Events does not record earthquakes.
13	Wildfire	Very Low	Very Low	\$3,889	\$24	\$642	\$4,554	1	
14	Hurricane	Very Low	Very Low	\$423	\$879	under \$1	\$1,303	0	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 landslide 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: avalanche, coastal flooding, tsunami and volcanic activity. 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>
Earthquake	tract 9604 (Very Low, 13.4); tract 9603 (Very Low, 10.7); tract 9601 (Very Low, 10.6)
Hurricane	tract 9602 (Very Low, 26.9); tract 9603 (Very Low, 26.0); tract 9601 (Very Low, 25.3)
Landslide	tract 9602 (Relatively High, 99.9); tract 9607 (Relatively High, 99.8); tract 9601 (Relatively High, 99.8)
Tornado	tract 9601 (Relatively High, 90.0); tract 9602 (Relatively High, 89.8); tract 9604 (Relatively High, 88.6)
Wildfire	tract 9602 (Relatively Low, 68.9); tract 9601 (Very Low, 68.5); tract 9606 (Very Low, 66.2)

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 9604 is Census Tract 9604). 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
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	20 records, 1996 to 2026 (20 zone-level)	1 day to 7 days (median 2 days); 18 with a recorded value	7 consecutive days, 1996-01-29 to 1996-02-04, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2010 (1 zone-level)		Frost/Freeze, 2010-05-09, \$2,000 crop damage (2010 dollars); NWS zone WIZ053		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	19 records, 2012 to 2024 (19 zone-level)	15 days to 158 days (median 92 days); 5 with a recorded value	158 days (about 5.2 months), 2023-06-27 to 2023-12-01, a run of 7 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	151 records, 1961 to 2026	0.75 in to 2.75 in (median 1 in); 151 with a recorded value	2.75 in hail, 2026-04-14; same size also recorded on 1984-09-24, 2026-04-14		Event records naming jurisdictions in the plan: Hillsboro city (15 records), Hillsboro town (15 records), Viroqua city (15 records), Viroqua town (15 records), Stoddard village (14 records), Genoa town (10 records), Genoa village (10 records), De Soto village (8 records), Westby city (8 records), La Farge village (7 records); and 5 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	13 records, 1999 to 2026 (13 zone-level)	1 day to 9 days (median 2.5 days); 12 with a recorded value	9 consecutive days, 2001-07-31 to 2001-08-08, zone-level	Excessive Heat, 2011-07-17, \$8,000 property; \$0 crops (zone total, 2011 dollars)	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)	4 records, 1996 to 2009 (4 zone-level)		Ice Storm, 1998-01-04, \$18,000 property; crops not reported (1998 dollars); NWS zone WIZ053		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	155 records, 1996 to 2024 (4 zone-level)		Flash Flood, 2007-08-18, \$28,200,000 property; \$500,000 crops (2007 dollars)		Event records naming jurisdictions in the plan: Readstown village (21 records), La Farge village (18 records), Ontario village (16 records), Stoddard village (9 records), Genoa town (7 records), Genoa village (7 records), Viroqua city (7 records), Viroqua town (7 records), Chaseburg village (5 records), Liberty town (3 records); and 5 more jurisdictions (see the Excel file). Zone-level records (4) 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)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4 records, 2010 to 2019		Lightning, 2010-08-13, \$490,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Westby 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)	8 records, 1997 to 2022 (8 zone-level)	42 kt (48 mph) to 62 kt (71 mph) (median 50 kt (58 mph)); 8 with a recorded value	62 kt (71 mph), measurement type not recorded, High Wind, 1998-11-10, 1 direct death (reported for the zone); NWS zone WIZ053		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	214 records, 1962 to 2026	35 kt (40 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 178 with a recorded value	78 kt (90 mph), measurement type not recorded, Thunderstorm Wind, 1983-07-19	Thunderstorm Wind, 1998-06-27, \$200,000 property; \$33,000 crops (1998 dollars)	Event records naming jurisdictions in the plan: Viroqua city (29 records), Viroqua town (29 records), Hillsboro city (18 records), Hillsboro town (18 records), Stoddard village (18 records), Westby city (17 records), Genoa town (10 records), Genoa village (10 records), De Soto village (9 records), Ontario village (9 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	25 records, 1957 to 2026	F/EF0 to F/EF3 (median F/EF1); 25 with a recorded value	F3 tornado, 1980-06-05, 26.9 mi path length (whole path, pre-1996), 33 yd wide, \$2,500,000 property; crops not recorded (1980 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Chaseburg village (1 record), La Farge village (1 record), Liberty town (1 record), Westby 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).
Wildfire	acres burned (local data)	1 record, 2010 (1 zone-level)		Wildfire, 2010-04-19, \$1,000 property; \$0 crops (2010 dollars); NWS zone WIZ053		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	97 records, 1996 to 2026 (97 zone-level)		Winter Weather, 2019-04-10, \$170,000 property; \$0 crops (2019 dollars); NWS zone WIZ053		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 debris flow and lightning.

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: 23 declarations covering 20 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
2026-06-30	2026-04-13	DR-4923-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	\$15,615.75	new since last plan; within last 5 years	
2020-04-04	2020-01-20	DR-4520-WI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$688,230.69		
2020-03-13	2020-01-20	EM-3454-WI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4520
2019-08-27	2019-07-18	DR-4459-WI	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$461,444.27		
2018-10-18	2018-08-17	DR-4402-WI	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, Flooding, and Landslides	Inland Flooding (primary); also designated: Landslide, Strong Wind, Tornado	\$5,338,905.55		
2017-10-07	2017-07-19	DR-4343-WI	Major disaster	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mud	Inland Flooding; Landslide; Strong Wind	\$678,189.70		
2016-10-20	2016-09-21	DR-4288-WI	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$3,558,487.25		
2013-08-08	2013-06-20	DR-4141-WI	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	\$471,081.81		
2008-06-14	2008-06-05	DR-1768-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$3,974,823.43		
2007-08-26	2007-08-18	DR-1719-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,548,919.90		
2005-09-13	2005-08-29	EM-3249-WI	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-06-18	2004-05-07	DR-1526-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	\$916,485.76		
2001-05-11	2001-04-10	DR-1369-WI	Major disaster	Flooding, Severe Storms and Tornadoes	Inland Flooding (primary); also designated: Tornado, Winter Weather	\$229,831.77		
2000-06-24	2000-05-26	DR-1332-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$2,102,329.38		
1998-07-24	1998-06-18	DR-1236-WI	Major disaster	Severe Storms, Straight Line Winds, Tornadoes, Rain, and Floodi	Inland Flooding; Tornado	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
1993-07-02	1993-06-07	DR-994-WI	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1992-09-30	1992-09-14	DR-964-WI	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1990-07-13	1990-06-22	DR-874-WI	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1978-07-07	1978-07-07	DR-559-WI	Major disaster	Severe Storms, Flooding, Hail & Tornadoes	Hail; Inland Flooding; Tornado	no Public Assistance recorded		
1976-06-17	1976-06-17	EM-3014-WI	Emergency	Drought	Drought	no Public Assistance recorded		
1976-03-23	1976-03-23	DR-496-WI	Major disaster	Severe Storms, Icing, Wind & Flooding	Inland Flooding	no Public Assistance recorded		
1969-05-01	1969-05-01	DR-260-WI	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1965-04-21	1965-04-21	DR-192-WI	Major disaster	Tornadoes, Severe Storms & Flooding	Tornado (primary); also designated: Inland Flooding	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.

Public Assistance not placed in any Wisconsin county: 1 row, \$87,788.41; listed on the Wisconsin state page.

Source: 3

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
Cold Wave	21	4	1	5	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	19	5	7	12	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	151	18	1	21	1	0	1955 to 2026-06-30	
Heat Wave	13	2	1	3	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	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	155	4	2	6	19	1	1996 to 2026-06-30	

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
Landslide	0	0	0	0	4	0	1996 to 2026-06-30	No Storm Events records of this type; 4 federal declared incidents (see declarations table)
Lightning	4	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	222	12	2	27	3	0	1955 to 2026-06-30	Includes 6 High Wind and 2 Strong Wind records.
Tornado	25	2	0	3	11	1	1950 to 2026-06-30	
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	97	12	8	21	1	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
2026-04-14	Hail	2.75 in	\$26,700,000 property; \$0 crops (2026 dollars)	0, 0	EASTON	new since last plan; within last 5 years	B1-c worst recorded: Hail
2021-02-06	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2021 dollars)	1, 0	NWS zone WIZ053 (VERNON), zone-level		deaths or injuries recorded
2019-03-29	Flood		\$0 property; \$0 crops (2019 dollars)	1, 0	VICTORY		deaths or injuries recorded
2016-09-22	Flood		\$986,000 property; \$0 crops (2016 dollars)	1, 0	VIROQUA MUNI ARPT to VICTORY		deaths or injuries recorded
2010-08-13	Lightning		\$490,000 property; \$0 crops (2010 dollars)	0, 0	SPRINGVILLE		B1-c worst recorded: Lightning
2010-05-09	Frost/Freeze		\$0 property; \$2,000 crops (zone total, 2010 dollars)	0, 0	NWS zone WIZ053 (VERNON), zone-level		B1-c worst recorded: Frost/Freeze
2007-08-18	Flash Flood		\$28,200,000 property; \$500,000 crops (2007 dollars)	0, 0	STODDARD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2001-07-31	Heat		damage not reported	0, 0	NWS zone WIZ053 (VERNON), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-11-10	High Wind	62 kt (71 mph), measurement type not recorded	\$150,000 property; crops not reported (zone total, 1998 dollars)	1, 0	NWS zone WIZ053 (VERNON), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-01-29	Cold/Wind Chill		damage not reported	0, 0	NWS zone WIZ053 (VERNON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1983-07-19	Thunderstorm Wind	78 kt (90 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1980-06-05	Tornado	F3, 26.9 mi path length (whole path, pre-1996), 33 yd wide	\$2,500,000 property; crops not recorded (1980 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (712 rows).

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

1 Fire Management declaration (1980-04-24 to 1980-04-24) 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
Cold Wave	6.79	event-days per year	about 6.79 days per year	Likely	Storm Events event- days in 12 of 30 years, 1996 to 2025 (40%)	129	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	5.05	event-days per year	about 5.05 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	238	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000353	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0353%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.57	events per year	about 3.57 per year	Highly likely	FEMA annualized frequency (modeled)	136.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.63	event-days per year	about 3.63 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	54	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00698	events per year	about 1 in 143 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.189	event-days per year	about 0.189 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	13	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.61	event-days per year	about 2.61 days per year	Likely	Storm Events event- days in 22 of 30 years, 1996 to 2025 (73.3%)	73	1996 to 2023 (28 years)	see B1-f	
Landslide	1.17	events per year (modeled)	about 1.17 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.4	days per year with a strike	about 36.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.18	events per year	about 3.18 per year	Highly likely	FEMA annualized frequency (modeled)	121	1986 to 2023 (38 years)	countywide	

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
Tornado	0.378	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000713	annual probability at a location	chance a given location in the county burns in a year: 0.00713%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	16.3	event-days per year	about 16.3 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	310	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	63	30	2.1
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	144	30	4.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	21	30	0.7
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	1	30	0.0333
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	
Cold Wave	7 of 7	99.0	99.7	99.8	Very High 7
Drought	7 of 7	83.3	87.9	91.2	Relatively Low 7
Earthquake	7 of 7	5.4	9.7	13.4	Very Low 7
Hail	7 of 7	94.1	94.9	96.6	Relatively High 7
Heat Wave	7 of 7	65.0	80.8	84.5	Relatively High 2, Relatively Moderate 5
Hurricane	7 of 7	19.0	25.0	26.9	Very Low 7
Ice Storm	7 of 7	55.6	64.9	77.6	Relatively Moderate 3, Relatively Low 4
Inland Flooding	7 of 7	48.0	92.1	96.7	Very High 1, Relatively High 5, Relatively Low 1
Landslide	7 of 7	93.5	99.8	99.9	Relatively High 5, Relatively Moderate 1, Relatively Low 1
Lightning	7 of 7	45.3	61.4	66.3	Relatively Moderate 6, Relatively Low 1
Strong Wind	7 of 7	90.1	95.7	96.8	Very High 1, Relatively High 6

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	7 of 7	76.5	88.2	90.0	Relatively High 7
Wildfire	7 of 7	50.9	64.9	68.9	Relatively Low 1, Very Low 6
Winter Weather	7 of 7	55.0	65.7	71.1	Relatively Moderate 7

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
Vernon County	County	Approved, expires 2028-12-04	FMA RL 0, SRL 1; any 11	\$695,730.69	0 total; 0 since its plan	Includes \$688,230.69 for declarations not counted as hazard incidents (DR-4520-WI).
Chaseburg village	Village	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 1	\$296,865.70	12 total; 0 since its plan	
Coon Valley village	Village	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 0	\$911,626.19	2 total; 0 since its plan	
De Soto village	Village	Approved, expires 2030-04-13	FMA RL 0, SRL 0; any 0	\$160,389.34	19 total; 1 since its plan	Also approved under plan 109429 (Vernon County Multi-Hazards Mitigation Plan, expires 2028-12-04). 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.
Genoa village	Village	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$157,010.29	27 total; no approved plan	
Hillsboro city	City	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 3	\$99,932.29	34 total; no approved plan	
La Farge village	Village	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 2	\$119,064.79	34 total; 1 since its plan	
Ontario village	Village	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 1	\$852,834.26	29 total; 0 since its plan	
Readstown village	Village	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 2	\$224,655.89	32 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Stoddard village	Village	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$79,117.54	41 total; no approved plan	
Viola village	Village	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 3	\$272,172.97	2 total; 0 since its plan	Whole community, including the part in Richland County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1.
Viroqua city	City	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 0	\$125,226.41	51 total; 0 since its plan	
Westby city	City	Approved, expires 2028-12-04	FMA RL 0, SRL 0; any 0	\$93,839.09	28 total; 2 since its plan	
Bergen town	Town	Approved, expires 2028-12-04		\$918,697.19	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Christiana town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$465,148.43	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Clinton town	Town	Approved, expires 2028-12-04		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Coon town	Town	Approved, expires 2028-12-04		\$295,510.58	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Forest town	Town	Approved, expires 2028-12-04		\$836,860.30	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Franklin town	Town	Approved, expires 2028-12-04		\$973,083.07	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Genoa town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$1,546,855.24	27 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Greenwood town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$259,477.81	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Hamburg town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$621,583.25	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Harmony town	Town	Approved, expires 2028-12-04		\$1,227,425.74	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Hillsboro town	Town	Approved, expires 2028-12-04		\$130,612.96	34 total; 3 since its plan	No NFIP community ID on this jurisdiction's plan row.

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Jefferson town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$675,328.07	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Kickapoo town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$759,121.24	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Liberty town	Town	Approved, expires 2028-12-04		\$106,170.62	8 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Stark town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$304,746.66	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Sterling town	Town	Approved, expires 2028-12-04		\$945,330.40	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Union town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$501,028.23	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Viroqua town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$493,407.88	51 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Webster town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$1,063,817.10	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Wheatland town	Town	Plan 109429 approved 2023-12-05, pending adoption here; not yet eligible		\$804,974.73	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Whitestown town	Town	Approved, expires 2028-12-04		\$487,631.14	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.

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 2023-12-05 <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
Cold Wave	\$8,141,646,330	\$233,732,801	30,574	\$152	\$27,496	\$9,963,968	under 0.0001 %		\$0		
Drought	n/a	\$53,751,548	n/a	n/a	\$69,036	n/a	0.128 % (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,230,581,257	n/a	30,714	\$8,037	n/a	\$2,071	under 0.0001 %				
Hail	\$8,141,646,330	\$233,732,801	30,574	\$782,760	\$206,175	\$64,319	0.00961 %	\$26,700,000			
Heat Wave	\$8,141,646,330	\$233,732,801	30,574	\$421	\$3	\$586,578	under 0.0001 %		\$0		
Hurricane	\$8,137,075,569	\$230,964,299	30,561	\$423	\$879	under \$1	under 0.0001 %				
Ice Storm	\$8,122,737,557	n/a	30,542	\$1,225	n/a	\$57,717	under 0.0001 %				
Inland Flooding	\$8,137,866,427	\$11,733,946	567	\$8,401,203	\$558,801	\$804,862	n/a (see note)	\$50,000		\$15,615.75	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	\$736,286,829	n/a	2,746	\$13,605	n/a	\$978,571	0.00185 %				
Lightning	\$8,141,646,330	n/a	30,574	\$30,497	n/a	\$59,171	0.000375 %				
Strong Wind	\$8,141,646,330	\$233,732,801	30,574	\$138,126	\$20,002	\$685,000	0.0017 %	\$289,000			
Tornado	\$8,141,646,330	\$233,732,801	30,574	\$947,343	\$6,829	\$893,360	0.0116 %	\$1,000		\$15,615.75	

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 2023-12-05 <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	\$1,075,478,490	\$44,934,374	5,504	\$3,889	\$24	\$642	0.000362%				
Winter Weather	\$8,141,646,330	\$233,732,801	30,574	\$7,872	\$1,543	\$18,918	under 0.0001%		\$9,000		

Totals since 2023-12-05 (Storm Events through 2026-06-30): 36 county-coded records, 36 with a damage value recorded (including \$0), \$27,040,000; 23 zone-level records, 23 with a damage value recorded (including \$0), \$9,000 reported for the zone; Public Assistance: \$15,615.75 on 1 counted declaration.

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	30,574
Building value (total, not at risk)	\$8,141,646,330
Agriculture value (total, not at risk)	\$233,732,801
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$11,226,339
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)	\$14,115,178
Social vulnerability rating	Relatively High
Community resilience rating	Relatively 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)	1
Repetitive loss, NFIP insurance definition	21	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	1	21	1	21	0	4
of which: Vernon County (unincorporated area)	0	1	11	1	11	0	1
of which: Chaseburg village	0	0	1	0	1	0	0
of which: Hillsboro city	0	0	3	0	3	0	0
of which: La Farge village	0	0	2	0	2	0	1
of which: Ontario village	0	0	1	0	1	0	0
of which: Readstown village	0	0	2	0	2	0	2
of which: Viola village	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	2	0	2	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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

Sources: 1, 4

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>	Note
Vernon County	550450	0	1	11	1	11	0	1	
Chaseburg village	550451	0	0	1	0	1	0	0	
Coon Valley village	550452	0	0	0	0	0	0	0	
De Soto village	550069	0	0	0	0	0	0	0	
Genoa village	555556	0	0	0	0	0	0	0	
Hillsboro city	550455	0	0	3	0	3	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>	Note
La Farge village	550456	0	0	2	0	2	0	1	
Ontario village	550457	0	0	1	0	1	0	0	
Readstown village	550458	0	0	2	0	2	0	2	
Stoddard village	555582	0	0	0	0	0	0	0	
Viola village	550460	0	0	3	0	3	0	1	Whole community, including the part in Richland County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1.
Viroqua city	550590	0	0	0	0	0	0	0	
Westby city	550549	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

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	1	11	1	11	0	2
2 to 4 unit residential	0	0	1	0	1	0	1
other residential	0	0	0	0	0	0	0
non-residential	0	0	9	0	9	0	1
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

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 21 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/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 (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

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). Vernon County, WI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 55123). Automated baseline. <https://hazardplain.org/wi/55123/> 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