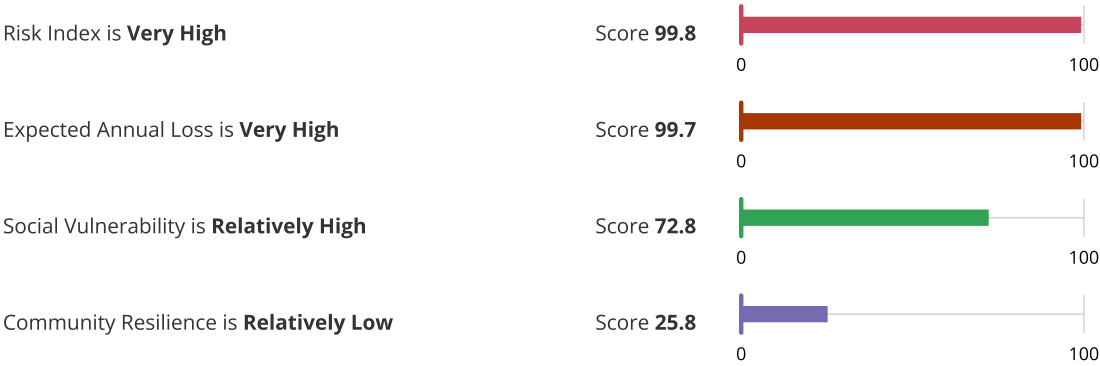


National Risk Index

February 03, 2025

Census tract 37095920101, Hyde County, North Carolina

Summary

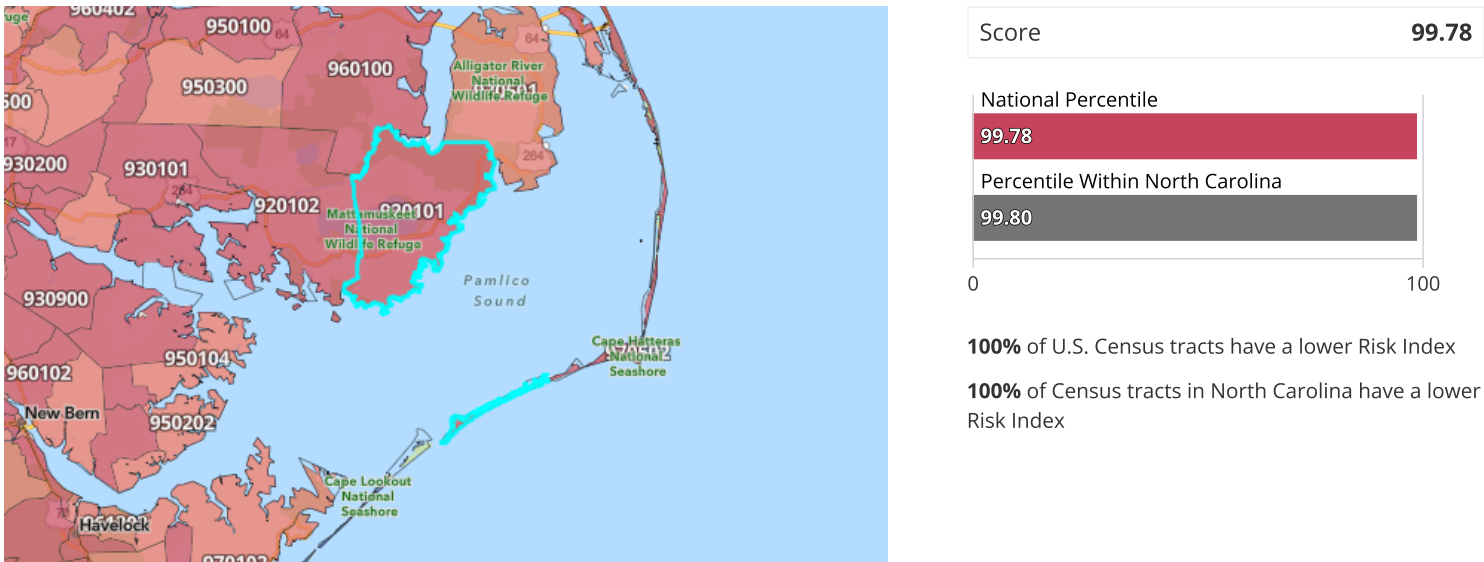


While reviewing this report, keep in mind that low risk is driven by lower loss due to natural hazards, lower social vulnerability, and higher community resilience.

For more information about the National Risk Index, its data, and how to interpret the information it provides, please review the **About the National Risk Index** and **How to Take Action** sections at the end of this report. Or, visit the National Risk Index website at hazards.fema.gov/nri/learn-more to access supporting documentation and links.

Risk Index

The Risk Index rating is **Very High** for **Census tract 37095920101** when compared to the rest of the U.S.



Risk Index Legend

Very High

Relatively High

Relatively Moderate

Relatively Low

Very Low

No Rating

Not Applicable

Insufficient Data

Hazard Type Risk Index

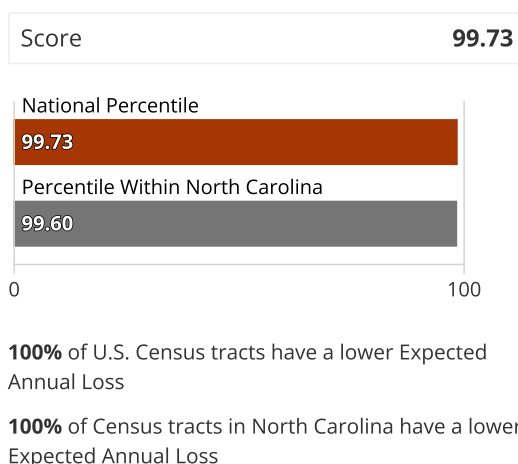
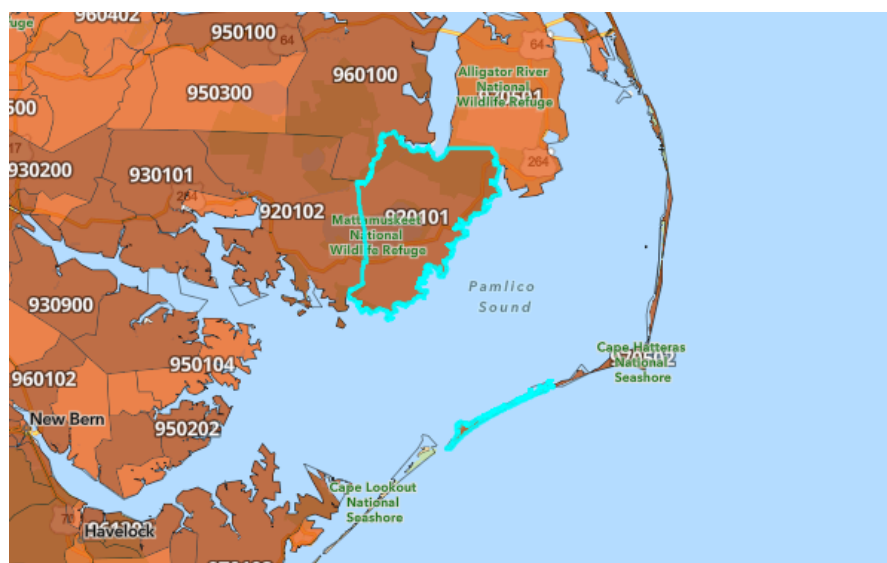
Hazard type Risk Index scores are calculated using data for only a single hazard type, and reflect a community's Expected Annual Loss value, community risk factors, and the adjustment factor used to calculate the risk value.

Hazard Type	Risk Index Rating	Risk Index Score	National Percentile
Avalanche	Not Applicable	--	
Coastal Flooding	Relatively High	99.5	0  100
Cold Wave	No Rating	0	0  100
Drought	Relatively Moderate	96.6	0  100
Earthquake	Very Low	24.5	0  100
Hail	Relatively Moderate	76.7	0  100
Heat Wave	Relatively Moderate	76.8	0  100
Hurricane	Very High	100	0  100
Ice Storm	Relatively Low	42.6	0  100
Landslide	No Rating	0	0  100
Lightning	Relatively High	77.6	0  100
Riverine Flooding	Relatively High	97.2	0  100
Strong Wind	Relatively Moderate	68.6	0  100
Tornado	Relatively Moderate	56.7	0  100
Tsunami	Insufficient Data	--	
Volcanic Activity	Not Applicable	--	
Wildfire	Relatively High	95.4	0  100
Winter Weather	Relatively High	94.2	0  100

Risk Factor Breakdown

Hazard Type	EAL Value	Social Vulnerability	Community Resilience	CRF	Risk Value	Risk Index Score
Hurricane	\$8,716,668	Relatively High	Relatively Low	1.38	\$12,041,617	100
Coastal Flooding	\$976,115	Relatively High	Relatively Low	1.38	\$1,348,451	99.5
Riverine Flooding	\$446,461	Relatively High	Relatively Low	1.38	\$616,763	97.2
Wildfire	\$114,464	Relatively High	Relatively Low	1.38	\$158,127	95.4
Tornado	\$60,816	Relatively High	Relatively Low	1.38	\$84,014	56.7
Drought	\$38,985	Relatively High	Relatively Low	1.38	\$53,855	96.6
Heat Wave	\$25,977	Relatively High	Relatively Low	1.38	\$35,885	76.8
Strong Wind	\$17,168	Relatively High	Relatively Low	1.38	\$23,716	68.6
Winter Weather	\$16,808	Relatively High	Relatively Low	1.38	\$23,219	94.2
Lightning	\$11,501	Relatively High	Relatively Low	1.38	\$15,888	77.6
Hail	\$10,651	Relatively High	Relatively Low	1.38	\$14,714	76.7
Earthquake	\$2,627	Relatively High	Relatively Low	1.38	\$3,629	24.5
Ice Storm	\$1,421	Relatively High	Relatively Low	1.38	\$1,963	42.6
Cold Wave	\$0	Relatively High	Relatively Low	1.38	\$0	0
Landslide	\$0	Relatively High	Relatively Low	1.38	\$0	0
Avalanche	--	Relatively High	Relatively Low	1.38	--	--
Tsunami	--	Relatively High	Relatively Low	1.38	--	--
Volcanic Activity	--	Relatively High	Relatively Low	1.38	--	--

In **Census tract 37095920101**, expected loss each year due to natural hazards is **Very High** when compared to the rest of the U.S.



 Very High
 Relatively High
 Relatively Moderate
 Relatively Low
 Very Low

 No Expected Annual Losses
 Not Applicable
 Insufficient Data

Composite Expected Annual Loss		\$10,439,661.54	
Composite Expected Annual Loss Rate National Percentile		99.8	
Building EAL	\$8,607,768.40	Population EAL	0.03 fatalities
Building EAL Rate	\$1 per \$75.95 of building value	Population EAL Rate	1 per 90.68K people
Agriculture EAL	\$1,538,195.36	Population Equivalence EAL	\$293,697.78
Agriculture EAL Rate	\$1 per \$44.97 of agriculture value		

Expected Annual Loss scores for hazard types are calculated using data for only a single hazard type, and reflect a community's relative expected annual loss for only that hazard type.

15 of 18 hazard types contribute to the expected annual loss for **Census tract 37095920101**.

Hazard Type	Expected Annual Loss Rating	EAL Value	Score
Hurricane	Very High	\$8,716,668	99.9
Coastal Flooding	Relatively High	\$976,115	99.4

Hazard Type	Expected Annual Loss Rating	EAL Value	Score
Riverine Flooding	Relatively High	\$446,461	96.7
Wildfire	Relatively Moderate	\$114,465	94.6
Tornado	Relatively Low	\$60,816	52.8
Drought	Relatively Moderate	\$38,985	96.2
Heat Wave	Relatively Moderate	\$25,977	73.5
Strong Wind	Relatively Moderate	\$17,168	64.1
Winter Weather	Relatively High	\$16,808	92.8
Lightning	Relatively Moderate	\$11,501	71.8
Hail	Relatively Moderate	\$10,651	74.6
Earthquake	Very Low	\$2,627	20.0
Ice Storm	Relatively Low	\$1,421	37.5
Cold Wave	No Expected Annual Losses	\$0	0.0
Landslide	No Expected Annual Losses	\$0	0.0
Avalanche	Not Applicable	--	--
Tsunami	Insufficient Data	--	--
Volcanic Activity	Not Applicable	--	--

Expected Annual Loss Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	\$976,115	\$939,636	\$36,479	0.00	n/a
Cold Wave	\$0	\$0	\$0	0.00	\$0
Drought	\$38,985	n/a	n/a	n/a	\$38,985
Earthquake	\$2,627	\$2,315	\$312	0.00	n/a
Hail	\$10,651	\$4,545	\$810	0.00	\$5,296
Heat Wave	\$25,977	\$341	\$25,121	0.00	\$515
Hurricane	\$8,716,668	\$7,216,192	\$117,646	0.01	\$1,382,830
Ice Storm	\$1,421	\$1,272	\$149	0.00	n/a
Landslide	\$0	\$0	\$0	0.00	n/a
Lightning	\$11,501	\$223	\$11,278	0.00	n/a
Riverine Flooding	\$446,461	\$295,591	\$48,890	0.00	\$101,980

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Strong Wind	\$17,168	\$1,760	\$7,671	0.00	\$7,737
Tornado	\$60,816	\$26,677	\$33,743	0.00	\$395
Tsunami	n/a	n/a	n/a	n/a	n/a
Volcanic Activity	--	--	--	--	--
Wildfire	\$114,464	\$109,931	\$4,237	0.00	\$296
Winter Weather	\$16,808	\$9,286	\$7,361	0.00	\$161

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	\$44,090,622,600	\$1,102,014,135	\$42,988,608,466	3,705.91	n/a
Cold Wave	\$0	\$0	\$0	0.00	\$0
Drought	\$30,806,870	n/a	n/a	n/a	\$30,806,870
Earthquake	\$27,391,750,000	\$653,750,000	\$26,738,000,000	2,305.00	n/a
Hail	\$27,356,538,203	\$653,761,884	\$26,633,600,000	2,296.00	\$69,176,319
Heat Wave	\$27,356,538,203	\$653,761,884	\$26,633,600,000	2,296.00	\$69,176,319
Hurricane	\$27,356,347,265	\$653,761,884	\$26,633,600,000	2,296.00	\$68,985,381
Ice Storm	\$27,287,361,884	\$653,761,884	\$26,633,600,000	2,296.00	n/a
Landslide	\$0	\$0	\$0	0.00	n/a
Lightning	\$27,287,361,884	\$653,761,884	\$26,633,600,000	2,296.00	n/a
Riverine Flooding	\$20,637,535,236	\$536,692,524	\$20,036,955,910	1,727.32	\$63,886,802
Strong Wind	\$27,356,538,203	\$653,761,884	\$26,633,600,000	2,296.00	\$69,176,319
Tornado	\$27,356,538,203	\$653,761,884	\$26,633,600,000	2,296.00	\$69,176,319
Tsunami	n/a	n/a	n/a	n/a	n/a
Volcanic Activity	--	--	--	--	--
Wildfire	\$6,136,290,120	\$197,544,351	\$5,929,675,407	511.18	\$9,070,363
Winter Weather	\$27,356,538,203	\$653,761,884	\$26,633,600,000	2,296.00	\$69,176,319

Annualized Frequency Values

Hazard Type	Annualized Frequency	Events on Record	Period of Record
Avalanche	--	--	--

Hazard Type	Annualized Frequency	Events on Record	Period of Record
Coastal Flooding	1.7 events per year	n/a	Various (see documentation)
Cold Wave	0 events per year	0	2005-2021 (16 years)
Drought	2.5 events per year	56	2000-2021 (22 years)
Earthquake	0.026% chance per year	n/a	2021 dataset
Hail	1 event per year	32	1986-2021 (34 years)
Heat Wave	1.2 events per year	18	2005-2021 (16 years)
Hurricane	0.5 events per year	81	East 1851-2021 (171 years) / West 1949-2021 (73 years)
Ice Storm	0.2 events per year	10	1946-2014 (67 years)
Landslide	0 events per year	0	2010-2021 (12 years)
Lightning	62.2 events per year	1,256	1991-2012 (22 years)
Riverine Flooding	0.2 events per year	5	1996-2019 (24 years)
Strong Wind	0.6 events per year	18	1986-2021 (34 years)
Tornado	0.1 events per year	8	1950-2021 (72 years)
Tsunami	n/a	n/a	1800-2021 (222 years)
Volcanic Activity	--	--	--
Wildfire	0.229% chance per year	n/a	2021 dataset
Winter Weather	0.9 events per year	14	2005-2021 (16 years)

Historic Loss Ratios

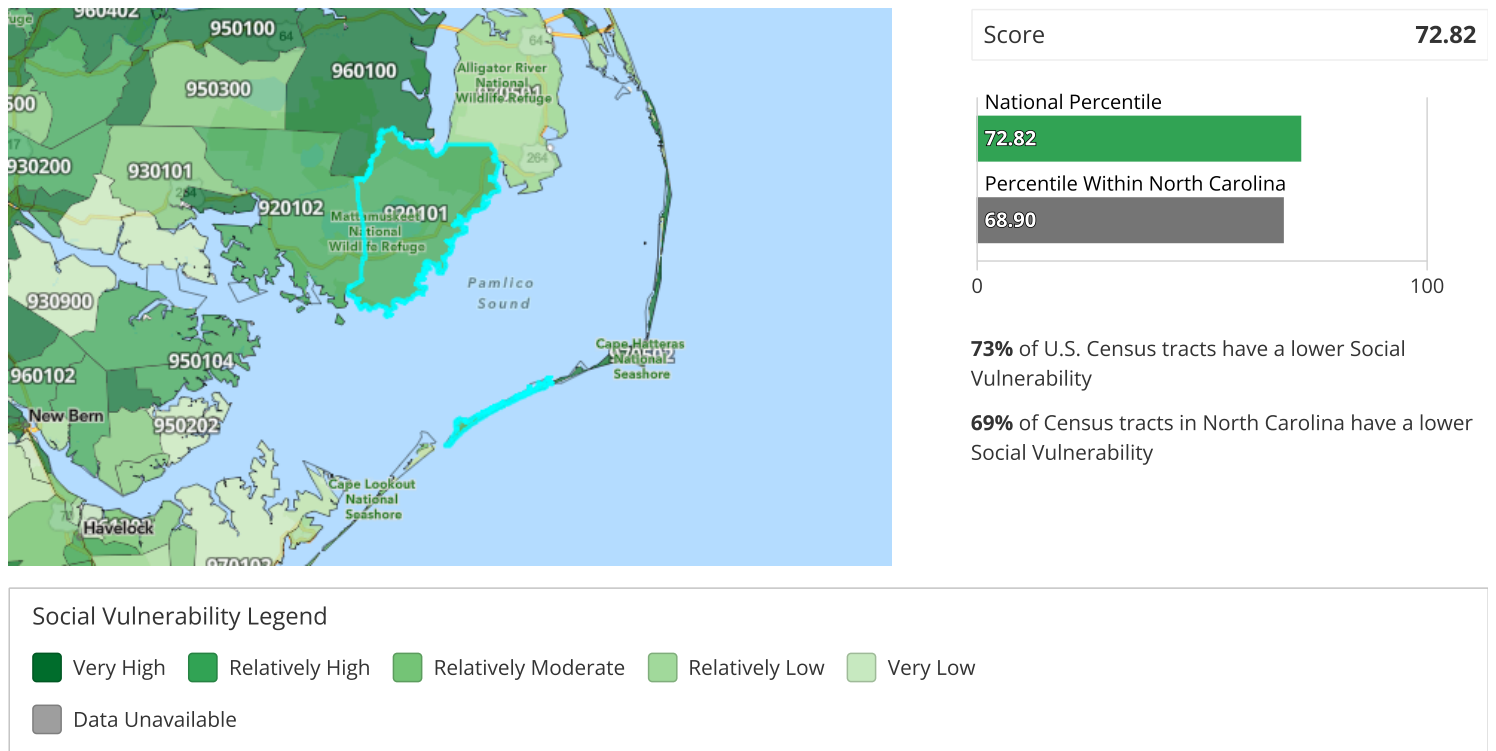
Hazard Type	Overall Rating
Avalanche	--
Coastal Flooding	Relatively Low
Cold Wave	No Rating
Drought	Relatively Moderate
Earthquake	Very Low
Hail	Relatively Moderate
Heat Wave	Relatively Moderate
Hurricane	Relatively High
Ice Storm	Relatively Low
Landslide	No Rating
Lightning	Relatively Moderate

Hazard Type	Overall Rating
Riverine Flooding	Relatively Moderate
Strong Wind	Relatively High
Tornado	Very Low
Tsunami	Insufficient Data
Volcanic Activity	--
Wildfire	Relatively Low
Winter Weather	Relatively High

Expected Annual Loss Rate

Hazard Type	Building EAL Rate (per building value)	Population EAL Rate (per population)	Agriculture EAL Rate (per agriculture value)
Avalanche	--	--	--
Coastal Flooding	\$1 per \$695.76	1 per 730.11K	--
Cold Wave	--	--	--
Drought	--	--	\$1 per \$1.77K
Earthquake	\$1 per \$282.41K	1 per 85.26M	--
Hail	\$1 per \$143.85K	1 per 32.86M	\$1 per \$13.06K
Heat Wave	\$1 per \$1.92M	1 per 1.06M	\$1 per \$134.39K
Hurricane	\$1 per \$90.60	1 per 226.39K	\$1 per \$50.03
Ice Storm	\$1 per \$514.06K	1 per 178.89M	--
Landslide	--	--	--
Lightning	\$1 per \$2.93M	1 per 2.36M	--
Riverine Flooding	\$1 per \$2.21K	1 per 544.76K	\$1 per \$678.33
Strong Wind	\$1 per \$371.45K	1 per 3.47M	\$1 per \$8.94K
Tornado	\$1 per \$24.51K	1 per 789.31K	\$1 per \$174.91K
Tsunami	--	--	--
Volcanic Activity	--	--	--
Wildfire	\$1 per \$5.95K	1 per 6.29M	\$1 per \$233.72K
Winter Weather	\$1 per \$70.40K	1 per 3.62M	\$1 per \$428.74K

Social groups in **Census tract 37095920101** have a **Relatively High** susceptibility to the adverse impacts of natural hazards when compared to the rest of the U.S.



Risk Index = **Expected Annual Loss** × **Community Risk Factor**

where **Community Risk Factor** = $f\left(\frac{\text{Social Vulnerability}}{\text{Community Resilience}}\right)$

*County-level risk values are derived by summing the risk values of all census tracts within that county.

Risk is presented as a composite value and score for all 18 hazard types, as well as individual values and scores for each hazard type.

For more information, visit hazards.fema.gov/nri/determining-risk.

Calculating Expected Annual Loss

Expected Annual Loss values are calculated using an equation* that combines values for exposure, annualized frequency, and historic loss ratios for 18 hazard types:

Expected Annual Loss = **Exposure** × **Annualized Frequency** × **Historic Loss Ratio**

*Excluding Avalanche, Drought, Earthquake, and Tornado, EAL values for each hazard are calculated at the Census block level and summed together to determine Census tract and county-level hazard type EAL values.

Expected Annual Loss is presented as a composite value and score for all 18 hazard types, as well as individual values and scores for each hazard type.

For more information, visit hazards.fema.gov/nri/expected-annual-loss.

Calculating Social Vulnerability

Social Vulnerability is measured using the Social Vulnerability Index (SVI) published by the Centers for Disease Control and Prevention (CDC).

For more information, visit hazards.fema.gov/nri/social-vulnerability.

Calculating Community Resilience

Community Resilience is measured at the County level using the Baseline Resilience Indicators for Communities (HVRI BRIC) published by the University of South Carolina's Hazards and Vulnerability Research Institute (HVRI).

For more information, visit hazards.fema.gov/nri/community-resilience.

Values, Scores, and Ratings

The National Risk Index provides three different types of results for Risk and each component used to derive Risk: EAL, Social Vulnerability, and Community Resilience:

Values. Values for Risk and EAL are in units of dollars, representing the community's average economic loss from natural hazards each year. For Social Vulnerability and Community Resilience, values are the index values for the community provided by the source data sets.

Scores. Scores represent the national percentile ranking of the community's component value compared to all other communities at the same level (county or Census tract).

Ratings. Ratings refer to the qualitative terms that describe the relative risk of an area within the same geographic level. These rating categories range from "Very Low" to "Very High". Ratings for Social Vulnerability and Community Resilience are based on quintiles of those components' scores, while Risk and EAL ratings are based on more advanced statistical calculations on values. As a result, there is no fixed range of scores or values that correspond to the rating categories.

How to Take Action

There are many ways to reduce natural hazard risk through mitigation. Communities with high National Risk Index scores can take action to reduce risk by decreasing Expected Annual Loss due to natural hazards, decreasing Social Vulnerability, and increasing Community Resilience.

For information about how to take action and reduce your risk, visit hazards.fema.gov/nri/take-action.

Disclaimer

The National Risk Index (the Risk Index or the Index) and its associated data are meant for planning purposes only. This tool was created for broad nationwide comparisons and is not a substitute for localized risk assessment analysis. Nationwide datasets used as inputs for the National Risk Index are, in many cases, not as accurate as available local data. Users with access to local data for each National Risk Index risk factor should consider substituting the Risk Index data with local data to recalculate a more accurate risk index. If you decide to download the National Risk Index data and substitute it with local data, you assume responsibility for the accuracy of the data and any resulting data index. Please visit the [Contact Us](#) page if you would like to discuss this process further.

The methodology used by the National Risk Index has been reviewed by subject matter experts in the fields of natural hazard risk research, risk analysis, mitigation planning, and emergency management. The processing methods used to create the National Risk Index have produced results similar to those from other natural hazard risk analyses conducted on a smaller scale. The breadth and combination of geographic information systems (GIS) and data processing techniques leveraged by the National Risk Index enable it to incorporate multiple hazard types and risk factors, manage its nationwide scope, and capture what might have been missed using other methods.

The National Risk Index does not consider the intricate economic and physical interdependencies that exist across geographic regions. Keep in mind that hazard impacts in surrounding counties or Census tracts can cause indirect losses in your community regardless of your community's risk profile.

Nationwide data available for some risk factors are rudimentary at this time. The risk profiles for the vast majority of hazard types are based on historical frequency and loss data. They represent risk and expected annual loss based on average past conditions, not future predictions; therefore, they may not fully consider the potential impacts of recent changes to the environment, including anthropomorphic landscape changes, or climate change. The National Risk Index will be continuously updated as new data become available and improved methodologies are identified.

For comprehensive details about how the Risk Index can help you and its limitations, see the [National Risk Index Technical Documentation](#)

Assumption of Risk

In view of the identified limitations of the National Risk Index associated data, by using the data, you acknowledge and agree that FEMA makes no representations or warranties about the accuracy, completeness, or fitness for any particular purpose of the data; that the data is provided "as is" without warranty of any kind; that you assume full responsibility for any consequences that may arise, including financial losses, legal disputes, or other

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The National Risk Index Contact Us page is available at hazards.fema.gov/nri/contact-us.