

Gilmer County, GA

Risk-assessment baseline packet

County FIPS: 13123 **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, GEMA/HS or any other state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2030-09-22. Plan: Gilmer County (FEMA plan 110490), approved 2025-09-23.

Since the plan was approved on 2025-09-23: 1 new hazard declaration (1 incident): EM-3642-GA (Severe Winter Storm).

NOAA Storm Events records since that date: 5 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$11,667,698 a year), Cold Wave (\$2,741,152) and Tornado (\$2,246,197).

Repetitive-loss flood properties now: FMA RL 3, SRL 2 (44 CFR 77.2); any definition: 21.

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; 13123 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.

GEMA/HS: Georgia Emergency Management and Homeland Security Agency.

GMIS, Hazus: Georgia Mitigation Information System; Hazus is FEMA's loss-estimation software.

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan (approved 2025-09-23), page 2
- 4. Supports FEMA checklist item B1-a: hazard identification, page 3 (GEMA template A)
- 5. Supports FEMA checklist item B1-b: hazard location, page 4 (GEMA template B)
- 6. Supports FEMA checklist item B1-c: hazard extent, page 5 (GEMA template B)
- 7. Supports FEMA checklist item B1-d: previous occurrences, page 7 (GEMA template B)
- 8. Supports FEMA checklist item B1-e: probability of future events, page 11 (GEMA template B)
- 9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 13 (GEMA template F)
- 10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 15 (GEMA template C/D)
- 11. Supports FEMA checklist item B2-a: vulnerability (county context), page 17 (GEMA template I)
- 12. Supports FEMA checklist item B2-c: repetitive loss properties, page 17
- 13. Sources, what the plan adds, disclaimer and citation, page 19

Plan clock

Status:Approved, expires 2030-09-22

Approved:2025-09-23

Plan:Gilmer County (FEMA plan 110490)

Days to expiry:1,453

What changed since your last plan (approved 2025-09-23)

New federal declarations:1 new hazard declaration (1 incident): EM-3642-GA (Severe Winter Storm)

Repetitive loss now:FMA RL 3, SRL 2 (44 CFR 77.2); any definition: 21

Storm Events records since approval:5 records (data through 2026-06-30)

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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Gilmer County (unincorporated area)	Unincorporated	Approved, expires 2030-09-22	Gilmer County (FEMA plan 110490)	2025-09-23	2030-09-22	1,453	
East Ellijay city	City	Approved, expires 2030-09-22	Gilmer County (FEMA plan 110490)	2025-09-23	2030-09-22	1,453	
Ellijay city	City	Approved, expires 2030-09-22	Gilmer County (FEMA plan 110490)	2025-09-23	2030-09-22	1,453	this jurisdiction approved 2026-05-04

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

Supports FEMA checklist item B1-a: hazard identification

GEMA template 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 <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
1	Inland Flooding	Relatively Moderate	Relatively Low	\$11,249,576	\$369,998	\$48,123	\$11,667,698	31	
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$13,293	\$536,001	\$2,191,858	\$2,741,152	14	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).
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,066,066	\$13,372	\$1,166,759	\$2,246,197	10	
4	Earthquake	Relatively Low	Relatively Low	\$553,571	n/a	\$100,022	\$653,594		Storm Events does not record earthquakes.
5	Lightning	Relatively Moderate	Relatively Moderate	\$31,885	n/a	\$489,286	\$521,170	7	
6	Strong Wind	Relatively Moderate	Relatively Low	\$185,249	\$62,272	\$261,775	\$509,296	131	Includes 3 High Wind and 14 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hail	Relatively Low	Relatively Low	\$210,178	\$20,043	\$22,617	\$252,839	52	
8	Drought	Relatively Low	Relatively Low	n/a	\$229,856	n/a	\$229,856	44	
9	Hurricane	Relatively Low	Relatively Low	\$86,370	\$53,016	\$1,947	\$141,333	16	
10	Wildfire	Relatively Low	Relatively Low	\$115,578	\$1,404	\$18,317	\$135,299	9	
11	Landslide	Relatively Moderate	Relatively Low	\$9,531	n/a	\$107,992	\$117,523	1	
12	Ice Storm	Relatively Low	Relatively Low	\$65,762	n/a	\$3,889	\$69,651	9	

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
13	Winter Weather	Relatively Low	Relatively Low	\$3,074	\$39	\$18,550	\$21,663	60	
14	Heat Wave	Very Low	Very Low	\$1	\$25	\$7,232	\$7,258	11	

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.

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

GEMA template B: Hazard profile (events and probability)

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 803.01 (Relatively Moderate, 81.7); tract 803.02 (Relatively Moderate, 80.9); tract 802 (Relatively Low, 76.2)
Hurricane	tract 801 (Relatively Low, 64.5); tract 802 (Relatively Low, 62.8); tract 803.02 (Relatively Low, 61.8)
Landslide	tract 802 (Relatively High, 99.5); tract 801 (Relatively High, 99.3); tract 805 (Relatively Moderate, 97.3)
Tornado	tract 803.02 (Very High, 96.2); tract 802 (Very High, 94.3); tract 801 (Relatively High, 93.2)
Wildfire	tract 801 (Relatively Moderate, 91.3); tract 802 (Relatively Moderate, 91.2); tract 805 (Relatively Moderate, 90.1)

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 803.01 is Census Tract 803.01). 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

GEMA template B: Hazard profile (events and probability)

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	13 records, 1996 to 2003 (13 zone-level)	1 day to 31 days (median 4 days); 10 with a recorded value	December 2000 (1 monthly summary record), zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed). Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	44 records, 1997 to 2026 (44 zone-level)	22 days to 366 days (median 31 days); 18 with a recorded value	366 days (about 12.0 months), 2016-05-31 to 2017-05-31, a run of 13 consecutive Storm Events drought records, zone-level	Drought, 2000-06-01, property not reported; \$985,940 crops, reported for the zone (2000 dollars)	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.
Hail	hail size (inches)	58 records, 1980 to 2020	0.75 in to 2.75 in (median 1 in); 58 with a recorded value	2.75 in hail, 2011-05-26; same size also recorded on 2005-03-27, 2006-05-20		Event records naming jurisdictions in the plan: Ellijay city (25 records), East Ellijay city (4 records).	
Excessive Heat, Heat	heat index (in event narratives)	11 records, 1999 to 2012 (11 zone-level)	3 days to 33 days (median 10 days); 5 with a recorded value	1999-07-20 to 1999-08-21 (2 records, 1 of them a monthly summary record), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	16 records, 2002 to 2020 (16 zone-level)		Strongest recorded: Tropical Storm record, 2017-09-11, \$50,000 property; crops not reported (2017 dollars); NWS zone GAZ007		Countywide (zone-level records).	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)	9 records, 1997 to 2026 (9 zone-level)		Ice Storm, 2000-01-22, \$980,000 property; crops not reported (2000 dollars); NWS zone GAZ007		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	31 records, 1996 to 2021 (1 zone-level)		Flash Flood, 2004-09-16, \$2,800,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Ellijay city (12 records). Zone-level records (1) 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)	1 record, 2015		Debris Flow, 2015-12-02, \$200,000 property; \$0 crops (2015 dollars)		No event record names a jurisdiction in the plan.	Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	7 records, 2000 to 2017		Lightning, 2000-08-24, damage not reported, 1 direct death	Lightning, 2010-09-27, \$25,000 property; \$0 crops (2010 dollars)	Event records naming jurisdictions in the plan: Ellijay city (5 records), East Ellijay city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	17 records, 2001 to 2022 (17 zone-level)	31 kt (36 mph) to 50 kt (58 mph) (median 37.5 kt (43 mph)); 14 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2008-01-31; same speed and measurement basis also recorded on 2004-09-16; NWS zone GAZ007	High Wind, 2004-09-16, \$500,000 property; crops not reported, reported for the zone (2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	126 records, 1961 to 2025	35 kt (40 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 107 with a recorded value	74 kt (85 mph) estimated gust, Thunderstorm Wind, 2018-07-21	Thunderstorm Wind, 2012-07-05, \$1,750,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: Ellijay city (35 records), East Ellijay city (2 records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	17 records, 1970 to 2024	F/EF0 to F/EF2 (median F/EF1); 17 with a recorded value	F2 tornado, 1977-03-30, 2 mi path length (whole path, pre-1996), 100 yd wide, \$250,000 property; crops not recorded (1977 dollars), 4 direct injuries	Tornado, 1974-04-03, \$2,500,000 property; crops not recorded (1974 dollars)	No event record names a jurisdiction in the plan.	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)	9 records, 2010 to 2016 (9 zone-level)		Wildfire, 2012-11-24, \$225,000 property; \$0 crops (2012 dollars); NWS zone GAZ007		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	60 records, 1996 to 2026 (60 zone-level)		Winter Storm, 2005-01-28, \$50,000 property; crops not reported (2005 dollars); NWS zone GAZ007		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

GEMA template B: Hazard profile (events and probability)

Federal declarations for this county: 20 declarations covering 14 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
2026-01-24	2026-01-22	EM-3642-GA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2024-09-30	2024-09-24	DR-4830-GA	Major disaster	Hurricane Helene	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2024-09-26	2024-09-24	EM-3616-GA	Emergency	Hurricane Helene	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4830
2021-05-05	2021-03-25	DR-4600-GA	Major disaster	Severe Storms and Tornadoes	Tornado	\$337,534.96		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2021-01-12	2020-10-29	DR-4579-GA	Major disaster	Tropical Storm Zeta	Hurricane	\$133,238.50		
2020-03-29	2020-01-20	DR-4501-GA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
2020-03-13	2020-01-20	EM-3464-GA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4501
2017-09-15	2017-09-07	DR-4338-GA	Major disaster	Hurricane Irma	Hurricane	\$33,299.05		
2017-09-08	2017-09-07	EM-3387-GA	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4338
2016-02-26	2015-12-22	DR-4259-GA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$802,765.51		
2014-03-06	2014-02-10	DR-4165-GA	Major disaster	Severe Winter Storm	Ice Storm	\$12,050.65		
2014-02-11	2014-02-10	EM-3368-GA	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4165
2005-09-05	2005-08-27	EM-3218-GA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-18	2004-09-14	DR-1554-GA	Major disaster	Hurricane Ivan	Hurricane	\$1,478,298.28		
2000-01-28	2000-01-22	DR-1311-GA	Major disaster	Severe Winter Storm	Winter Weather	\$522,999.10		
1995-10-10	1995-10-04	DR-1071-GA	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3097-GA	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1990-02-23	1990-02-10	DR-857-GA	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-03-13	1979-03-13	EM-3072-GA	Emergency	Rain, Flooding, Mudslide	Inland Flooding (primary); also designated: Landslide	PA not declared for this county		
1974-04-05	1974-04-05	DR-425-GA	Major disaster	Tornadoes	Tornado	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.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-11-04	1964-11-04	DR-180-GA	Major disaster	Flooding	Inland Flooding
1964-09-10	1964-09-10	DR-177-GA	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1963-03-26	1963-03-26	DR-150-GA	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-03-02	1961-03-02	DR-110-GA	Major disaster	Floods	Inland Flooding
1954-03-17	1954-03-17	DR-16-GA	Major disaster	Tornado	Tornado
1953-05-02	1953-05-02	DR-1-GA	Major disaster	Tornado	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	14	0	0	0	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	44	3	0	7	0	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	58	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	11	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	16	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	9	1	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	31	0	0	0	3	0	1996 to 2026-06-30	
Landslide	1	0	0	0	1	0	1996 to 2026-06-30	
Lightning	7	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	143	0	6	28	0	0	1955 to 2026-06-30	Includes 3 High Wind and 14 Strong Wind records.
Tornado	17	0	0	4	3	0	1950 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
Wildfire	9	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	60	1	1	3	3	1	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	Why listed
2018-07-21	Thunderstorm Wind	74 kt (85 mph) estimated gust	\$150,000 property; crops not reported (2018 dollars)	0, 0	ELDERS to ELLA GAP	B1-c worst recorded: Thunderstorm Wind
2017-09-11	Tropical Storm		\$50,000 property; crops not reported, reported for the zone (2017 dollars)	0, 0	NWS zone GAZ007 (GILMER), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2016-05-31	Drought		\$0 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone GAZ007 (GILMER), zone-level	B1-c worst recorded: Drought
2015-12-02	Debris Flow		\$200,000 property; \$0 crops (2015 dollars)	0, 0	CONASAUGA to ROUNDTOP	B1-c worst recorded: Debris Flow
2012-11-24	Wildfire		\$225,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone GAZ007 (GILMER), zone-level	B1-c worst recorded: Wildfire
2011-05-26	Hail	2.75 in	\$775,000 property; \$0 crops (2011 dollars)	0, 0	TAILS CREEK to CHERRY LOG	B1-c worst recorded: Hail
2008-01-31	High Wind	50 kt (58 mph) estimated gust	\$7,000 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone GAZ007 (GILMER), zone-level	B1-c worst recorded: High Wind and Strong Wind
2004-09-16	Flash Flood		\$2,800,000 property; crops not reported (2004 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-12-01	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone GAZ007 (GILMER), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2000-08-24	Lightning		damage not reported	1, 0	ELLIJAY	deaths or injuries recorded
1977-03-30	Tornado	F2, 2 mi path length (whole path, pre-1996), 100 yd wide	\$250,000 property; crops not recorded (1977 dollars)	0, 4	location not recorded	deaths or injuries recorded
1974-04-03	Tornado	F2, 12.6 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1974 dollars)	0, 3	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (420 rows).

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

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

GEMA template B: Hazard profile (events and probability)

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	2.42	event-days per year	about 2.42 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	46	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	37.7	event-days per year	about 37.7 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	1,099	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00282	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.282%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	5.27	events per year	about 5.27 per year	Highly likely	FEMA annualized frequency (modeled)	200.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.105	event-days per year	about 0.105 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0176	events per year	about 1 in 57 years	Possible	FEMA annualized frequency (modeled)	6	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	0.783	event-days per year	about 0.783 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	53	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.893	event-days per year	about 0.893 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	25	1996 to 2023 (28 years)	see B1-f	
Landslide	1.55	events per year (modeled)	about 1.55 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	61.3	days per year with a strike	about 61.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.43	events per year	about 3.43 per year	Highly likely	FEMA annualized frequency (modeled)	131	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	0.237	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00149	annual probability at a location	chance a given location in the county burns in a year: 0.149%	Likely (from Storm Events: 5 of 30 years)	Storm Events records in 5 of 30 years, 1996 to 2025 (16.7%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	7.53	event-days per year	about 7.53 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	143	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	25	30	0.833
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	74	30	2.47
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	38	30	1.27
Tornado	EF0-1	1996 to 2025	10	30	0.333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

GEMA template F: Multi-jurisdictional differences

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	8 of 8	88.3	93.7	97.1	Very High 4, Relatively High 4
Drought	4 of 8	91.8	94.8	96.6	Relatively Moderate 3, Relatively Low 1, No Rating 4
Earthquake	8 of 8	54.5	70.4	81.7	Relatively Moderate 2, Relatively Low 6
Hail	8 of 8	69.5	81.7	86.4	Relatively Moderate 7, Relatively Low 1
Heat Wave	8 of 8	2.2	2.4	2.8	Very Low 8
Hurricane	8 of 8	51.9	59.2	64.5	Relatively Low 8
Ice Storm	8 of 8	51.6	75.0	83.3	Relatively Moderate 5, Relatively Low 3
Inland Flooding	8 of 8	54.9	92.3	98.5	Very High 3, Relatively High 3, Relatively Moderate 2
Landslide	8 of 8	93.9	97.1	99.5	Relatively High 2, Relatively Moderate 4, Relatively Low 2
Lightning	8 of 8	94.5	96.7	98.8	Very High 4, Relatively High 4
Strong Wind	8 of 8	78.8	87.8	92.7	Relatively High 5, Relatively Moderate 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	8 of 8	76.5	89.6	96.2	Very High 2, Relatively High 6
Wildfire	8 of 8	82.0	87.7	91.3	Relatively Moderate 4, Relatively Low 4
Winter Weather	8 of 8	48.8	55.3	66.0	Relatively Moderate 8

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	Public Assistance to this jurisdiction	Event records naming this place
			<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>
Gilmer County (unincorporated area)	Unincorporated	Approved, expires 2030-09-22	FMA RL 3, SRL 2; any 14	\$3,126,232.29	0 total; 0 since its plan
East Ellijay city	City	Approved, expires 2030-09-22	FMA RL 0, SRL 0; any 3	\$6,969.29	7 total; 0 since its plan
Ellijay city	City	Approved, expires 2030-09-22	FMA RL 0, SRL 0; any 4	\$126,166.53	77 total; 0 since its plan

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

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

GEMA template C/D: Community exposure; Estimate of potential losses

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
- The 2024 Georgia Hazard Mitigation Strategy says the State provides a Level 2 Hazus analysis as part of each county's plan update, and GMIS holds critical-facility data. Use them for B2-a and B2-b. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>
- The 2024 Georgia Hazard Mitigation Strategy notes that FEMA restricted access to repetitive-loss property data. The current list comes from GEMA/HS or the state NFIP coordinator. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

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 2025-09-23 <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	\$7,840,006,707	\$264,508,345	31,286	\$13,293	\$536,001	\$2,191,858	0.00017%				
Drought	n/a	\$3,319,212	n/a	n/a	\$229,856	n/a	6.93% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,142,848,842	n/a	31,353	\$553,571	n/a	\$100,022	0.00421%				
Hail	\$7,840,007,498	\$264,508,345	31,286	\$210,178	\$20,043	\$22,617	0.00268%				
Heat Wave	\$7,840,006,707	\$264,508,345	31,286	\$1	\$25	\$7,232	under 0.0001%				
Hurricane	\$7,839,890,148	\$264,248,685	31,283	\$86,370	\$53,016	\$1,947	0.0011%				
Ice Storm	\$7,840,006,707	n/a	31,286	\$65,762	n/a	\$3,889	0.000839%				

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 2025-09-23 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$7,803,261,704	\$55,606,222	1,206	\$11,249,576	\$369,998	\$48,123	n/a (see note)				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	\$2,413,741,945	n/a	10,378	\$9,531	n/a	\$107,992	0.000395%				
Lightning	\$7,840,007,498	n/a	31,286	\$31,885	n/a	\$489,286	0.000407%				
Strong Wind	\$7,840,007,498	\$264,508,345	31,286	\$185,249	\$62,272	\$261,775	0.00236%				
Tornado	\$7,840,007,498	\$264,508,345	31,286	\$1,066,066	\$13,372	\$1,166,759	0.0136%				
Wildfire	\$1,009,297,585	\$116,116,025	9,271	\$115,578	\$1,404	\$18,317	0.0115%				
Winter Weather	\$7,840,006,707	\$264,508,345	31,286	\$3,074	\$39	\$18,550	under 0.0001%			no Public Assistance recorded (1 declaration)	

Totals since 2025-09-23 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 5 zone-level records, 3 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 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)

GEMA template I: Social vulnerability

County context

Source: 5

Measure	Value
Population	31,286
Building value (total, not at risk)	\$7,840,007,498
Agriculture value (total, not at risk)	\$264,508,345
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$14,876,161
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)	\$4,438,367
Social vulnerability rating	Relatively High
Community resilience rating	Very Low
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)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	21	Severe repetitive loss, NFIP insurance definition	2

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	3	2	21	2	21	0	10
of which: East Ellijay city	0	0	3	0	3	0	0
of which: Ellijay city	0	0	4	0	4	0	1
of which: Gilmer County (unincorporated area)	3	2	14	2	14	0	9
Statewide, no county in FEMA's file	2	2	5	2	6	1	6

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>
Gilmer County (unincorporated area)	130317	3	2	14	2	14	0	9
East Ellijay city	130089	0	0	3	0	3	0	0
Ellijay city	130090	0	0	4	0	4	0	1

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	3	2	15	2	15	0	9
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	0	3	0	3	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 18 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)

Section headings show the GEMA local hazard mitigation plan template letter (A to I) next to the FEMA checklist item (template: <https://gema.georgia.gov/document/publication/local-hazard-mitigation-plan-update-template/download>). No letter is documented for repetitive loss; place B2-c where your GEMA template puts it. The letters cross-reference the GEMA local plan template.

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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). Gilmer County, GA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 13123). Automated baseline. <https://hazardplain.org/ga/13123/> 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.