

# Dearborn County, IN

Risk-assessment baseline packet

County FIPS: 18029    Release: 2026-10    Data as of: 2026-09-30    Storm Events data through: 2026-06-30

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## Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-03. Plan: Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418), approved 2026-05-04. Since the plan was approved on 2026-05-04: 2 new hazard declarations (1 incident) and 3 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): Inland Flooding (\$9,205,216 a year), Tornado (\$4,125,100) and Cold Wave (\$2,109,399).

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; 18029 is this area.

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

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

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

**CFR:** Code of Federal Regulations.

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

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

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Plan clock

|           |                              |                 |                                                                |
|-----------|------------------------------|-----------------|----------------------------------------------------------------|
| Status:   | Approved, expires 2031-05-03 | Plan:           | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) |
| Approved: | 2026-05-04                   | Days to expiry: | 1,676                                                          |

Also approved under plan 109007 (Dearborn County 2023 Hazard Mitigation Plan, expires 2028-04-19). 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.

**What changed since your last plan (approved 2026-05-04)**

|                                  |                                                                                                                                                                                            |                                             |                                       |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------|
| <b>New federal declarations:</b> | 2 new hazard declarations (1 incident): EM-3651-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), DR-4933-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding) | <b>Storm Events records since approval:</b> | 3 records (data through 2026-06-30)   |
| <b>Repetitive loss now:</b>      | FMA RL 2, SRL 1 (44 CFR 77.2); any definition: 12                                                                                                                                          | <b>Repeat-flood change:</b>                 | 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: 13 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<br>expiry<br><small>negative =<br/>days since<br/>expiry</small> | Notes                                                                                                                                                                                                                                                                            |
|----------------------------------------------|------------------------|------------------------------|----------------------------------------------------------------|------------|------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dearborn County                              | County                 | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    | Also approved under plan 109007 (Dearborn County 2023 Hazard Mitigation Plan, expires 2028-04-19). 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 2026-07-01 |
| Aurora city                                  | City                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| Dillsboro town                               | Town                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    | Also approved under plan 109007 (Dearborn County 2023 Hazard Mitigation Plan, expires 2028-04-19). 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.                                       |
| Greendale city                               | City                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| Lawrenceburg city                            | City                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    | this jurisdiction approved 2026-07-01                                                                                                                                                                                                                                            |
| Moores Hill town                             | Town                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| St. Leon town                                | Town                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| West Harrison town                           | Town                   | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    | this jurisdiction approved 2026-07-01                                                                                                                                                                                                                                            |
| Lawrenceburg Community School Corporation    | School/School District | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| South Dearborn Community School Corporation  | School/School District | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |
| Sunman-Dearborn Community School Corporation | School/School District | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                                    |                                                                                                                                                                                                                                                                                  |

| Jurisdiction                                       | Type                  | Status                       | Plan                                                           | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Notes |
|----------------------------------------------------|-----------------------|------------------------------|----------------------------------------------------------------|------------|------------|-------------------------------------------------------|-------|
| Dearborn County Soil & Water conservation District | Conservation District | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                 |       |
| Lawrenceburg Conservancy District                  | Conservation District | Approved, expires 2031-05-03 | Dearborn County 2025 Hazard Mitigation Plan (FEMA plan 111418) | 2026-05-04 | 2031-05-03 | 1,676                                                 |       |

## 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<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records, 1996 to 2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                          |
|-------------|-----------------|---------------------|---------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1           | Inland Flooding | Relatively Low      | Relatively Low      | \$9,071,161                                      | \$53,105                                           | \$80,951                                                                                         | \$9,205,216                                             | 88                                                       |                                                                                                                                     |
| 2           | Tornado         | Relatively Moderate | Relatively Moderate | \$2,413,746                                      | \$193                                              | \$1,711,160                                                                                      | \$4,125,100                                             | 10                                                       |                                                                                                                                     |
| 3           | Cold Wave       | Relatively Low      | Relatively Moderate | \$683                                            | \$34,770                                           | \$2,073,946                                                                                      | \$2,109,399                                             | 4                                                        | 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). |
| 4           | Strong Wind     | Relatively Moderate | Relatively High     | \$401,490                                        | \$85                                               | \$1,330,383                                                                                      | \$1,731,959                                             | 133                                                      | Includes 10 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).           |
| 5           | Earthquake      | Very Low            | Relatively Low      | \$335,585                                        | n/a                                                | \$65,656                                                                                         | \$401,241                                               |                                                          | Storm Events does not record earthquakes.                                                                                           |
| 6           | Lightning       | Relatively Low      | Relatively Moderate | \$12,623                                         | n/a                                                | \$361,883                                                                                        | \$374,506                                               | 1                                                        |                                                                                                                                     |
| 7           | Heat Wave       | Very Low            | Relatively Low      | \$5,360                                          | under \$1                                          | \$237,038                                                                                        | \$242,399                                               | 7                                                        |                                                                                                                                     |

| Rank<br>by EAL | Hazard            | NRI risk<br>rating     | EAL rating             | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events records,<br>1996 to 2026-06-30<br><i>count</i> | Storm Events coverage note                                               |
|----------------|-------------------|------------------------|------------------------|------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------|
| 8              | Ice Storm         | Relatively<br>Low      | Relatively<br>Moderate | \$55,437                                             | n/a                                                    | \$87,532                                                                                                | \$142,969                                                      | 7                                                           |                                                                          |
| 9              | Hail              | Very Low               | Relatively<br>Low      | \$133,422                                            | \$2,694                                                | \$1,055                                                                                                 | \$137,171                                                      | 40                                                          |                                                                          |
| 10             | Landslide         | Relatively<br>Moderate | Relatively<br>Low      | \$6,499                                              | n/a                                                    | \$62,284                                                                                                | \$68,783                                                       | 0                                                           | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 11             | Winter<br>Weather | Relatively<br>Low      | Relatively<br>Low      | \$24,899                                             | \$55                                                   | \$15,682                                                                                                | \$40,636                                                       | 121                                                         |                                                                          |
| 12             | Drought           | Very Low               | Very Low               | n/a                                                  | \$18,893                                               | n/a                                                                                                     | \$18,893                                                       | 0                                                           | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 13             | Wildfire          | Very Low               | Very Low               | \$4,524                                              | \$1                                                    | \$808                                                                                                   | \$5,334                                                        | 0                                                           | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 14             | Hurricane         | Very Low               | Very Low               | \$1,271                                              | \$323                                                  | \$7                                                                                                     | \$1,602                                                        | 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 and wildfire records (Storm Events records these hazards 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<br><i>NRI risk rating, score 0 to 100</i>                                                     |
|------------|---------------------------------------------------------------------------------------------------------------------------|
| Earthquake | tract 803.02 (Relatively Low, 76.3); tract 803.01 (Relatively Low, 60.5); tract 807 (Relatively Low, 60.4)                |
| Hurricane  | tract 807 (Very Low, 24.3); tract 801.01 (Very Low, 22.6); tract 803.01 (Very Low, 21.6)                                  |
| Landslide  | tract 807 (Relatively Moderate, 98.3); tract 806.02 (Relatively Moderate, 97.7); tract 806.01 (Relatively Moderate, 97.2) |
| Tornado    | tract 807 (Very High, 94.9); tract 803.01 (Relatively High, 90.8); tract 804 (Relatively High, 89.2)                      |
| Wildfire   | tract 807 (Very Low, 65.9); tract 802.03 (Very Low, 57.9); tract 806.01 (Very Low, 57.4)                                  |

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 803.02 is Census Tract 803.02). 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<br><i>count and years</i>      | Observed range                                           | Worst recorded event                                                            | Most damaging<br>(when different) | How it applies to jurisdictions  | Note                                                                                                                                                                 |
|---------------------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold/Wind Chill, Extreme Cold/Wind Chill          | wind chill                            | 3 records, 1996 to 2022 (3 zone-level) | 1 day to 5 days (median 3 days); 3 with a recorded value | 5 consecutive days, 1996-02-01 to 1996-02-05, zone-level                        |                                   | Countywide (zone-level records). |                                                                                                                                                                      |
| Frost/Freeze (outside NRI's Cold Wave definition) | crop damage                           | 1 record, 2007 (1 zone-level)          |                                                          | Frost/Freeze, 2007-04-06, \$620,000 crop damage (2007 dollars); NWS zone INZ074 |                                   | Countywide (zone-level records). |                                                                                                                                                                      |
| Drought                                           | U.S. Drought Monitor scale (D0 to D4) | 0                                      |                                                          |                                                                                 |                                   |                                  | Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only. |
| Earthquake                                        | Modified Mercalli (local data)        | 0                                      |                                                          |                                                                                 |                                   |                                  | Storm Events does not record earthquakes; the USGS earthquake catalog is the source.                                                                                 |

| Hazard                                                                       | Scale                                                                                                | Records<br><i>count and years</i>              | Observed range                                                                               | Worst recorded event                                                                                                                      | Most damaging<br>(when different)                                                                         | How it applies to jurisdictions                                                                                                                                                                                                                         | Note                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hail                                                                         | hail size (inches)                                                                                   | 54 records,<br>1959 to 2024                    | 0.75 in to 2.5 in<br>(median 1 in); 53 with<br>a recorded value                              | 2.5 in hail, 2016-10-19;<br>same size also recorded<br>on 2016-10-19                                                                      | Hail, 1993-08-16,<br>\$500,000 property;<br>\$500,000 crops (1993<br>dollars)                             | Event records naming jurisdictions in<br>the plan: Lawrenceburg city (8<br>records), Aurora city (4 records),<br>Dillsboro town (4 records), Greendale<br>city (2 records), Moores Hill town (2<br>records), St. Leon town (2 records).                 |                                                                                                                                                                                                                           |
| Excessive<br>Heat, Heat                                                      | heat index (in<br>event narratives)                                                                  | 7 records,<br>1999 to 2023<br>(7 zone-level)   | 1 day to 12 days<br>(median 4 days); 5<br>with a recorded value                              | 12 consecutive days,<br>1999-07-20 to<br>1999-07-31, zone-level                                                                           |                                                                                                           | Countywide (zone-level records).                                                                                                                                                                                                                        |                                                                                                                                                                                                                           |
| Hurricane,<br>Tropical Storm,<br>Tropical<br>Depression                      | Saffir-Simpson                                                                                       | 0                                              |                                                                                              |                                                                                                                                           |                                                                                                           |                                                                                                                                                                                                                                                         | Storm Events files every zone of a storm's<br>episode under the storm's type; flooding from<br>the storm is filed as Flood or Flash Flood<br>records.                                                                     |
| Ice Storm                                                                    | Sperry-Piltz ice<br>scale (local data)                                                               | 7 records,<br>1996 to 2018<br>(7 zone-level)   |                                                                                              | No damage reported in 7<br>records.                                                                                                       |                                                                                                           | Countywide (zone-level records).                                                                                                                                                                                                                        |                                                                                                                                                                                                                           |
| Flash Flood,<br>Flood,<br>Lakeshore<br>Flood                                 | damage and<br>flood days (flood<br>depth: FIRM)                                                      | 88 records,<br>1996 to 2026<br>(15 zone-level) |                                                                                              | Flood, 1997-03-02,<br>\$3,000,000 property;<br>crops not reported (1997<br>dollars); NWS zone<br>INZ074                                   |                                                                                                           | Event records naming jurisdictions in<br>the plan: Aurora city (17 records),<br>Lawrenceburg city (6 records),<br>Dillsboro town (3 records), Greendale<br>city (2 records), St. Leon town (2<br>records). Zone-level records (15)<br>apply countywide. | Flood depth: see the FEMA Flood Insurance<br>Rate Map. Storm Events damage is often \$0<br>or blank for floods, major ones included;<br>FEMA Public Assistance by declaration (B1-d)<br>shows which floods cost the most. |
| Debris Flow                                                                  | none (count and<br>damage only)                                                                      | 0                                              |                                                                                              |                                                                                                                                           |                                                                                                           |                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                           |
| Lightning                                                                    | annualized<br>frequency (the<br>measure FEMA's<br>Local Mitigation<br>Planning<br>Handbook<br>names) | 1 record, 1996                                 |                                                                                              | Lightning, 1996-04-20,<br>\$100,000 property; crops<br>not reported (1996<br>dollars)                                                     |                                                                                                           | No event record names a jurisdiction<br>in the plan.                                                                                                                                                                                                    | Storm Events lists lightning with damage or<br>casualties.                                                                                                                                                                |
| High Wind and<br>Strong Wind<br>(outside NRI's<br>Strong Wind<br>definition) | wind speed (kt<br>and mph)                                                                           | 11 records,<br>2000 to 2024<br>(11 zone-level) | 43 kt (49 mph) to 59<br>kt (68 mph) (median<br>50 kt (58 mph)); 11<br>with a recorded value  | 59 kt (68 mph) measured,<br>High Wind, 2002-03-09;<br>NWS zone INZ074                                                                     | High Wind,<br>2008-09-14,<br>\$5,800,000 property;<br>crops not reported<br>(zone total, 2008<br>dollars) | Countywide (zone-level records).                                                                                                                                                                                                                        |                                                                                                                                                                                                                           |
| Thunderstorm<br>Wind                                                         | wind speed (kt<br>and mph)                                                                           | 156 records,<br>1956 to 2026                   | 45 kt (52 mph) to 70<br>kt (81 mph) (median<br>50 kt (58 mph)); 124<br>with a recorded value | 70 kt (81 mph) estimated<br>gust, Thunderstorm Wind,<br>2017-03-01; same speed<br>and measurement basis<br>also recorded on<br>2008-06-04 | Thunderstorm Wind,<br>1997-03-28,<br>\$100,000 property;<br>crops not reported<br>(1997 dollars)          | Event records naming jurisdictions in<br>the plan: Lawrenceburg city (18<br>records), Aurora city (15 records),<br>Dillsboro town (7 records), Moores<br>Hill town (7 records), St. Leon town<br>(7 records), Greendale city (2<br>records).            |                                                                                                                                                                                                                           |

| Hazard                                                                                      | Scale                                       | Records<br><i>count and years</i>                    | Observed range                                                | Worst recorded event                                                                                                                                                        | Most damaging<br>(when different) | How it applies to jurisdictions                                                                          | Note                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tornado                                                                                     | Enhanced Fujita<br>(Fujita before Feb 2007) | 18 records,<br>1974 to 2026                          | F/EF0 to F/EF4<br>(median F/EF0); 17<br>with a recorded value | F4 tornado, 1990-06-02,<br>6 mi path length (whole<br>path, pre-1996), 880 yd<br>wide, \$2,500,000<br>property; crops not<br>recorded (1990 dollars),<br>21 direct injuries |                                   | Event records naming jurisdictions in<br>the plan: Aurora city (1 record),<br>Dillsboro town (1 record). | Before 1996 a tornado is listed once, under<br>the county where it began, with its whole<br>path's rating and length; from 1996 on, each<br>county lists its own segment. Length is not<br>used to rank tornadoes (see Methods). |
| Wildfire                                                                                    | acres burned<br>(local data)                | 0                                                    |                                                               |                                                                                                                                                                             |                                   |                                                                                                          |                                                                                                                                                                                                                                  |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall: local<br>data)   | 121 records,<br>1996 to 2026<br>(121 zone-<br>level) |                                                               | Winter Storm,<br>1996-01-06, \$200,000<br>property; crops not<br>reported (1996 dollars);<br>NWS zone INZ074                                                                |                                   | Countywide (zone-level records).                                                                         |                                                                                                                                                                                                                                  |

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: 22 declarations covering 18 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<br>began | FEMA<br>number | Type              | Title                                                                | Mapped hazard                                                             | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags                                                               | Notes                          |
|------------|-------------------|----------------|-------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------|
| 2026-08-25 | 2026-08-11        | DR-4933-IN     | Major<br>disaster | Severe Storms,<br>Straight-Line<br>Winds, Tornadoes,<br>and Flooding | Inland Flooding<br>(primary); also<br>designated: Strong<br>Wind, Tornado | PA not declared for this county                                             | new since last<br>plan; within last 5<br>years                      |                                |
| 2026-08-15 | 2026-08-11        | EM-3651-IN     | Emergency         | Severe Storms,<br>Straight-Line<br>Winds, Tornadoes,<br>and Flooding | Inland Flooding<br>(primary); also<br>designated: Strong<br>Wind, Tornado | not yet in FEMA's PA summaries (they cover declarations through 2026-06-30) | new since last<br>plan; within last 5<br>years                      | same<br>incident as<br>DR-4933 |
| 2026-01-24 | 2026-01-23        | EM-3641-IN     | Emergency         | Severe Winter<br>Storm                                               | Winter Weather                                                            | no Public Assistance recorded                                               | in the 12 months<br>before plan<br>approval; within<br>last 5 years |                                |
| 2020-04-03 | 2020-01-20        | DR-4515-IN     | Major<br>disaster | COVID-19<br>Pandemic                                                 | Non-natural, not<br>counted                                               |                                                                             | \$162,927.32                                                        |                                |

| Declared   | Incident began | FEMA number | Type           | Title                                              | Mapped hazard                                                        | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags | Notes                    |
|------------|----------------|-------------|----------------|----------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------|-------|--------------------------|
| 2020-03-13 | 2020-01-20     | EM-3456-IN  | Emergency      | COVID-19                                           | Non-natural, not counted                                             | no Public Assistance recorded                                               |       | same incident as DR-4515 |
| 2018-05-04 | 2018-02-14     | DR-4363-IN  | Major disaster | Severe Storms and Flooding                         | Inland Flooding                                                      | \$265,522.57                                                                |       |                          |
| 2011-06-23 | 2011-04-19     | DR-1997-IN  | Major disaster | Severe Storms, Tornadoes, Straight-Line Winds, and | Strong Wind; Tornado                                                 | \$670,101.94                                                                |       |                          |
| 2008-09-23 | 2008-09-12     | DR-1795-IN  | Major disaster | Severe Storms and Flooding                         | Inland Flooding                                                      | \$374,404.46                                                                |       |                          |
| 2008-06-08 | 2008-05-30     | DR-1766-IN  | Major disaster | Severe Storms, Flooding, and Tornadoes             | Inland Flooding; Tornado                                             | \$1,999.50                                                                  |       |                          |
| 2005-09-10 | 2005-08-29     | EM-3238-IN  | Emergency      | Hurricane Katrina Evacuation                       | Hurricane: evacuation support, not a local hazard event; not counted | no Public Assistance recorded                                               |       |                          |
| 2005-01-21 | 2005-01-01     | DR-1573-IN  | Major disaster | Severe Winter Storms and Flooding                  | Inland Flooding; Winter Weather                                      | \$120,772.90                                                                |       |                          |
| 2005-01-11 | 2004-12-21     | EM-3197-IN  | Emergency      | Snow                                               | Winter Weather                                                       | \$170,746.09                                                                |       |                          |
| 2004-06-03 | 2004-05-25     | DR-1520-IN  | Major disaster | Severe Storms, Tornadoes, and Flooding             | Inland Flooding; Tornado                                             | PA not declared for this county                                             |       |                          |
| 2002-06-13 | 2002-04-28     | DR-1418-IN  | Major disaster | Severe Storms, Tornadoes and Flooding              | Inland Flooding; Tornado                                             | \$191,230.19                                                                |       |                          |
| 1997-03-06 | 1997-02-28     | DR-1165-IN  | Major disaster | Severe Storms and Flooding                         | Inland Flooding                                                      | no Public Assistance recorded                                               |       |                          |
| 1996-07-03 | 1996-04-28     | DR-1125-IN  | Major disaster | Severe Storms and Flooding                         | Inland Flooding                                                      | no Public Assistance recorded                                               |       |                          |
| 1996-04-02 | 1996-01-06     | DR-1109-IN  | Major disaster | Blizzard of 96                                     | Inland Flooding                                                      | no Public Assistance recorded                                               |       |                          |
| 1992-09-18 | 1992-06-16     | DR-962-IN   | Major disaster | Severe Storms, Tornadoes & Flooding                | Inland Flooding; Tornado                                             | no Public Assistance recorded                                               |       |                          |
| 1991-01-05 | 1990-12-28     | DR-891-IN   | Major disaster | Severe Storms & Flooding                           | Inland Flooding                                                      | no Public Assistance recorded                                               |       |                          |
| 1990-06-04 | 1990-05-15     | DR-869-IN   | Major disaster | Severe Storms, Tornadoes & Flooding                | Inland Flooding; Tornado                                             | no Public Assistance recorded                                               |       |                          |

| Declared   | Incident began | FEMA number | Type           | Title     | Mapped hazard   | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags | Notes |
|------------|----------------|-------------|----------------|-----------|-----------------|-----------------------------------------------------------------------------|-------|-------|
| 1974-04-04 | 1974-04-04     | DR-423-IN   | Major disaster | Tornadoes | Tornado         | no Public Assistance recorded                                               |       |       |
| 1968-07-30 | 1968-07-30     | DR-247-IN   | Major disaster | Flooding  | Inland Flooding | no Public Assistance recorded                                               |       |       |

School districts and special districts in this county: \$255,160.41 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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   |
|------------|----------------|-------------|----------------|--------------------------|-----------------|
| 1964-03-17 | 1964-03-17     | DR-162-IN   | Major disaster | Severe Storms & Flooding | Inland Flooding |
| 1961-05-20 | 1961-05-20     | DR-113-IN   | Major disaster | Floods                   | Inland Flooding |
| 1954-10-26 | 1954-10-26     | DR-30-IN    | Major disaster | Flood                    | Inland Flooding |

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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$18,967.85

Sources: 2, 3

| FEMA number | Declared   | Title               | Applicant                  | PA obligated<br><i>federal share obligated, nominal dollars</i> |
|-------------|------------|---------------------|----------------------------|-----------------------------------------------------------------|
| DR-1828-IN  | 2009-03-05 | Severe Winter Storm | OHIO COUNTY HIGHWAY GARAGE | \$18,967.85                                                     |

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| Hazard     | Storm Events records, all years on file<br><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<br><i>separate disasters</i> | Declared since approval<br><i>separate disasters</i> | Period             | Statement                                                                            |
|------------|--------------------------------------------------------------------------------|-----------------------------|-----------------------------------------------|----------------------|------------------------------------------------------------|------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|
| Cold Wave  | 4                                                                              | 0                           | 0                                             | 1                    | 0                                                          | 0                                                    | 1996 to 2026-06-30 | Includes 1 Frost/Freeze record.                                                      |
| Drought    | 0                                                                              | 0                           | 0                                             | 0                    | 0                                                          | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Earthquake | 0                                                                              | 0                           | 0                                             | 0                    | 0                                                          | 0                                                    |                    | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |
| Hail       | 54                                                                             | 0                           | 0                                             | 6                    | 0                                                          | 0                                                    | 1955 to 2026-06-30 |                                                                                      |

| <b>Hazard</b>      | <b>Storm Events records,<br/>all years on file</b><br><i>(years in the Period column)</i> | <b>Since plan<br/>approval</b><br><i>records</i> | <b>In the 12 months before<br/>plan approval</b><br><i>records</i> | <b>Last 5<br/>years</b><br><i>records</i> | <b>Declared incidents,<br/>all years</b><br><i>separate disasters</i> | <b>Declared since<br/>approval</b><br><i>separate disasters</i> | <b>Period</b>         | <b>Statement</b>                                                  |
|--------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------|-------------------------------------------------------------------|
| Heat Wave          | 7                                                                                         | 0                                                | 0                                                                  | 1                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                   |
| Hurricane          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events |
| Ice Storm          | 7                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                   |
| Inland<br>Flooding | 88                                                                                        | 1                                                | 0                                                                  | 6                                         | 14                                                                    | 1                                                               | 1996 to<br>2026-06-30 |                                                                   |
| Landslide          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events |
| Lightning          | 1                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                   |
| Strong Wind        | 167                                                                                       | 1                                                | 4                                                                  | 20                                        | 2                                                                     | 1                                                               | 1955 to<br>2026-06-30 | Includes 10 High Wind and 1 Strong Wind records.                  |
| Tornado            | 18                                                                                        | 1                                                | 1                                                                  | 2                                         | 8                                                                     | 1                                                               | 1950 to<br>2026-06-30 |                                                                   |
| Wildfire           | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events |
| Winter<br>Weather  | 121                                                                                       | 0                                                | 3                                                                  | 18                                        | 3                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                   |

## Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type        | Magnitude or extent                                      | Damage<br><i>nominal dollars</i>                                    | Deaths,<br>injuries<br><i>direct only</i> | Location                               | Why listed                                                                                       |
|------------|-------------------|----------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------|----------------------------------------|--------------------------------------------------------------------------------------------------|
| 2017-03-01 | Thunderstorm Wind | 70 kt (81 mph) estimated gust                            | \$50,000 property; \$0 crops (2017 dollars)                         | 0, 0                                      | FARMERS RETREAT to DILLSBORO STATION   | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2016-10-19 | Hail              | 2.5 in                                                   | \$0 property; \$0 crops (2016 dollars)                              | 0, 0                                      | FARMERS RETREAT                        | B1-c worst recorded: Hail                                                                        |
| 2016-01-12 | Winter Weather    |                                                          | property not reported; \$0 crops (zone total, 2016 dollars)         | 0, 6                                      | NWS zone INZ074 (DEARBORN), zone-level | deaths or injuries recorded                                                                      |
| 2008-09-14 | High Wind         | 55 kt (63 mph) estimated gust                            | \$5,800,000 property; crops not reported (zone total, 2008 dollars) | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c most damaging: High Wind and Strong Wind                                                    |
| 2007-04-06 | Frost/Freeze      |                                                          | \$0 property; \$620,000 crops (zone total, 2007 dollars)            | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: Frost/Freeze                                                                |
| 2002-03-09 | High Wind         | 59 kt (68 mph) measured                                  | \$12,000 property; crops not reported (zone total, 2002 dollars)    | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: High Wind and Strong Wind                                                   |
| 1999-07-20 | Heat              |                                                          | damage not reported                                                 | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: Excessive Heat, Heat                                                        |
| 1997-03-02 | Flood             |                                                          | \$3,000,000 property; crops not reported (zone total, 1997 dollars) | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                                         |
| 1996-04-20 | Lightning         |                                                          | \$100,000 property; crops not reported (1996 dollars)               | 0, 0                                      | DEARBORN                               | B1-c worst recorded: Lightning                                                                   |
| 1996-02-01 | Cold/Wind Chill   |                                                          | \$20,000 property; crops not reported (zone total, 1996 dollars)    | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 1996-01-06 | Winter Storm      |                                                          | \$200,000 property; crops not reported (zone total, 1996 dollars)   | 0, 0                                      | NWS zone INZ074 (DEARBORN), zone-level | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 1990-06-02 | Tornado           | F4, 6 mi path length (whole path, pre-1996), 880 yd wide | \$2,500,000 property; crops not recorded (1990 dollars)             | 0, 21                                     | location not recorded                  | deaths or injuries recorded                                                                      |

**The full list is in the Excel file, sheet "B1-d Storm Events history" (467 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

### Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

| Hazard          | FEMA annualized frequency (modeled)<br><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       | 2.37                                                       | event-days per year              | about 2.37 days per year                                                                  | Likely        | Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)    | 45                                                                                                       | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Drought         | 2.75                                                       | event-days per year              | about 2.75 days per year                                                                  |               | Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)     | 112                                                                                                      | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide | No Storm Events drought record, 1996 to 2025                                                                            |
| Earthquake      | 0.00185                                                    | annual probability at a location | chance a given location in the county has at least minor-damage shaking in a year: 0.185% |               |                                                                 | not shown                                                                                                | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                               |
| Hail            | 3.59                                                       | events per year                  | about 3.59 per year                                                                       | Highly likely | FEMA annualized frequency (modeled)                             | 136.5 (modeled)                                                                                          | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |
| Heat Wave       | 6.37                                                       | event-days per year              | about 6.37 days per year                                                                  | Likely        | Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)  | 101                                                                                                      | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Hurricane       | 0.00575                                                    | events per year                  | about 1 in 174 years                                                                      | Unlikely      | FEMA annualized frequency (modeled)                             | 0                                                                                                        | 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       | 0.916                                                      | event-days per year              | about 0.916 days per year                                                                 | Likely        | Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)  | 62                                                                                                       | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                         |
| Inland Flooding | 2.32                                                       | event-days per year              | about 2.32 days per year                                                                  | Likely        | Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%) | 65                                                                                                       | 1996 to 2023 (28 years)                    | see B1-f   |                                                                                                                         |
| Landslide       | 0.479                                                      | events per year (modeled)        | about 1 in 2 years                                                                        | Likely        | FEMA annualized frequency (modeled)                             | not shown                                                                                                | modeled                                    | see B1-f   |                                                                                                                         |
| Lightning       | 49.5                                                       | days per year with a strike      | about 49.5 days per year                                                                  | Highly likely | FEMA annualized frequency (modeled)                             | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)             | countywide |                                                                                                                         |
| Strong Wind     | 3.86                                                       | events per year                  | about 3.86 per year                                                                       | Highly likely | FEMA annualized frequency (modeled)                             | 147                                                                                                      | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |

| Hazard         | FEMA annualized frequency (modeled)<br><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        | 0.213                                                      | events per year                  | about 1 in 5 years                                             | Likely     | FEMA annualized frequency (modeled)                             | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                    |
| Wildfire       | 0.000028                                                   | annual probability at a location | chance a given location in the county burns in a year: 0.0028% |            | Storm Events records in 0 of 30 years, 1996 to 2025 (0%)        | not shown                                                                                                | modeled                                   | see B1-f   | No descriptor: no Storm Events record 1996 to 2025 |
| Winter Weather | 10.6                                                       | event-days per year              | about 10.6 days per year                                       | Likely     | Storm Events event-days in 26 of 30 years, 1996 to 2025 (86.7%) | 202                                                                                                      | 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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 17                                    | 30              | 0.567                                    |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 116                                   | 30              | 3.87                                     |
| 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 | 3                                     | 30              | 0.1                                      |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 9                                     | 30              | 0.3                                      |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 0                                     | 30              | 0                                        |

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

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

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

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

Range of census tract risk within the county

Source: 5

| Hazard          | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                           |
|-----------------|-------------------------------|--------------------------|--------|------|------------------------------------------------------------|
|                 |                               | Min                      | Median | Max  |                                                            |
| Cold Wave       | 13 of 13                      | 65.2                     | 77.8   | 89.2 | Relatively High 7, Relatively Moderate 6                   |
| Drought         | 12 of 13                      | 72.2                     | 76.9   | 86.6 | Relatively Low 5, Very Low 7, No Rating 1                  |
| Earthquake      | 13 of 13                      | 30.5                     | 42.7   | 76.3 | Relatively Low 8, Very Low 5                               |
| Hail            | 13 of 13                      | 48.6                     | 55.0   | 64.6 | Relatively Low 13                                          |
| Heat Wave       | 13 of 13                      | 14.0                     | 26.1   | 44.8 | Relatively Low 10, Very Low 3                              |
| Hurricane       | 13 of 13                      | 18.6                     | 20.5   | 24.3 | Very Low 13                                                |
| Ice Storm       | 13 of 13                      | 59.6                     | 69.4   | 82.2 | Relatively Moderate 8, Relatively Low 5                    |
| Inland Flooding | 13 of 13                      | 16.4                     | 49.7   | 83.9 | Relatively High 2, Relatively Moderate 5, Relatively Low 6 |
| Landslide       | 13 of 13                      | 51.4                     | 95.8   | 98.3 | Relatively Moderate 7, Relatively Low 5, Very Low 1        |
| Lightning       | 13 of 13                      | 59.7                     | 77.5   | 92.4 | Relatively High 5, Relatively Moderate 8                   |
| Strong Wind     | 13 of 13                      | 85.2                     | 93.5   | 97.9 | Very High 1, Relatively High 12                            |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                       |
|----------------|-------------------------------|--------------------------|--------|------|--------------------------------------------------------|
|                |                               | Min                      | Median | Max  |                                                        |
| Tornado        | 13 of 13                      | 72.9                     | 84.2   | 94.9 | Very High 1, Relatively High 11, Relatively Moderate 1 |
| Wildfire       | 13 of 13                      | 44.3                     | 56.4   | 65.9 | Very Low 13                                            |
| Winter Weather | 13 of 13                      | 42.9                     | 52.8   | 65.6 | Relatively Moderate 10, Relatively Low 3               |

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<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance to this jurisdiction<br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since its plan</i> | Notes                                                                                                                                                                                                                                      |
|--------------------|--------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dearborn County    | County | Approved, expires 2031-05-03 | FMA RL 1, SRL 1; any 7                                                               | \$37,355.47                                                                                                                       | 0 total; 0 since its plan                                           | Also approved under plan 109007 (Dearborn County 2023 Hazard Mitigation Plan, expires 2028-04-19). 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. |
| Aurora city        | City   | Approved, expires 2031-05-03 | FMA RL 1, SRL 0; any 1                                                               | \$117,815.07                                                                                                                      | 37 total; 2 since its plan                                          |                                                                                                                                                                                                                                            |
| Dillsboro town     | Town   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 0                                                               | \$17,629.12                                                                                                                       | 15 total; 0 since its plan                                          | Also approved under plan 109007 (Dearborn County 2023 Hazard Mitigation Plan, expires 2028-04-19). 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. |
| Greendale city     | City   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 1                                                               | \$227,888.79                                                                                                                      | 6 total; 0 since its plan                                           |                                                                                                                                                                                                                                            |
| Lawrenceburg city  | City   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 1                                                               | \$140,001.16                                                                                                                      | 32 total; 0 since its plan                                          |                                                                                                                                                                                                                                            |
| Moore's Hill town  | Town   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 0                                                               | \$11,394.06                                                                                                                       | 9 total; 0 since its plan                                           |                                                                                                                                                                                                                                            |
| St. Leon town      | Town   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 0                                                               | \$3,827.59                                                                                                                        | 11 total; 0 since its plan                                          |                                                                                                                                                                                                                                            |
| West Harrison town | Town   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 2                                                               | no Public Assistance recorded                                                                                                     | 0 total; 0 since its plan                                           |                                                                                                                                                                                                                                            |

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

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

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

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

Local data needed

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

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

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

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

| Hazard     | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2026-05-04<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> |
|------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Cold Wave  | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$683                                            | \$34,770                                           | \$2,073,946                                                                                      | under 0.0001%                                                     |                                                                                                           |                                                                                   |
| Drought    | n/a                                         | \$9,023,722                                    | n/a                                 | n/a                                              | \$18,893                                           | n/a                                                                                              | 0.209% (agriculture)                                              |                                                                                                           |                                                                                   |
| Earthquake | \$18,508,832,073                            | n/a                                            | 50,679                              | \$335,585                                        | n/a                                                | \$65,656                                                                                         | 0.00181%                                                          |                                                                                                           |                                                                                   |
| Hail       | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$133,422                                        | \$2,694                                            | \$1,055                                                                                          | 0.00123%                                                          |                                                                                                           |                                                                                   |
| Heat Wave  | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$5,360                                          | under \$1                                          | \$237,038                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |
| Hurricane  | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$1,271                                          | \$323                                              | \$7                                                                                              | under 0.0001%                                                     |                                                                                                           |                                                                                   |
| Ice Storm  | \$10,883,770,859                            | n/a                                            | 50,660                              | \$55,437                                         | n/a                                                | \$87,532                                                                                         | 0.000509%                                                         |                                                                                                           |                                                                                   |

| Hazard          | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2026-05-04<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> |                                                                                   |
|-----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Inland Flooding | \$10,875,005,505                            | \$1,944,798                                    | 1,107                               | \$9,071,161                                      | \$53,105                                           | \$80,951                                                                                         | n/a (see note)                                                    | \$0                                                                                                       |                                                                                   | no Public Assistance recorded (1 declaration); 1 declaration not yet in FEMA's PA |
| Landslide       | \$859,821,473                               | n/a                                            | 4,664                               | \$6,499                                          | n/a                                                | \$62,284                                                                                         | 0.000756%                                                         |                                                                                                           |                                                                                   |                                                                                   |
| Lightning       | \$10,883,845,948                            | n/a                                            | 50,661                              | \$12,623                                         | n/a                                                | \$361,883                                                                                        | 0.000116%                                                         |                                                                                                           |                                                                                   |                                                                                   |
| Strong Wind     | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$401,490                                        | \$85                                               | \$1,330,383                                                                                      | 0.00369%                                                          | \$3,000                                                                                                   |                                                                                   | no Public Assistance recorded (1 declaration); 1 declaration not yet in FEMA's PA |
| Tornado         | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$2,413,746                                      | \$193                                              | \$1,711,160                                                                                      | 0.0222%                                                           | \$300,000                                                                                                 |                                                                                   | no Public Assistance recorded (1 declaration); 1 declaration not yet in FEMA's PA |
| Wildfire        | \$3,750,804,843                             | \$4,622,328                                    | 19,969                              | \$4,524                                          | \$1                                                | \$808                                                                                            | 0.000121%                                                         |                                                                                                           |                                                                                   |                                                                                   |
| Winter Weather  | \$10,883,845,948                            | \$15,702,388                                   | 50,661                              | \$24,899                                         | \$55                                               | \$15,682                                                                                         | 0.000229%                                                         |                                                                                                           |                                                                                   |                                                                                   |

Totals since 2026-05-04 (Storm Events through 2026-06-30): 3 county-coded records, 3 with a damage value recorded (including \$0), \$303,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on 1 of the 2 counted declarations; 1 not yet in FEMA's PA summaries (they cover declarations through 2026-06-30).

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                                                                                                                                                                    | 50,661              |
| Building value (total, not at risk)                                                                                                                                           | \$10,883,845,948    |
| Agriculture value (total, not at risk)                                                                                                                                        | \$15,702,388        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low      |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$12,576,820        |
| 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) | \$6,028,386         |
| Social vulnerability rating                                                                                                                                                   | Very Low            |
| Community resilience rating                                                                                                                                                   | Relatively Moderate |
| 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) | 2          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 1          |
| Repetitive loss, NFIP insurance definition    | 12         | 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

| <b>Scope</b>                                    | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|-------------------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| County total                                    | 2                                   | 1                                    | 12                                   | 1                                     | 12                                       | 0                                     | 2                                             |
| of which: Dearborn County (unincorporated area) | 1                                   | 1                                    | 7                                    | 1                                     | 7                                        | 0                                     | 1                                             |
| of which: Greendale city                        | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 1                                             |
| of which: Lawrenceburg city                     | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| of which: West Harrison town                    | 0                                   | 0                                    | 2                                    | 0                                     | 2                                        | 0                                     | 0                                             |
| of which: Aurora city                           | 1                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| Statewide, no county in FEMA's file             | 0                                   | 0                                    | 6                                    | 0                                     | 6                                        | 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

| <b>Jurisdiction</b> | <b>NFIP community ID</b> | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|---------------------|--------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| Dearborn County     | 180038                   | 1                                   | 1                                    | 7                                    | 1                                     | 7                                        | 0                                     | 1                                             |
| Aurora city         | 185172                   | 1                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| Dillsboro town      | 180598                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Greendale city      | 180040                   | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 1                                             |
| Lawrenceburg city   | 180041                   | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| Moore's Hill town   | 180599                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| St. Leon town       | 180600                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| West Harrison town  | 180042                   | 0                                   | 0                                    | 2                                    | 0                                     | 2                                        | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 1                            | 1                             | 10                            | 1                              | 10                                | 0                              | 1                                      |
| 2 to 4 unit residential   | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential           | 1                            | 0                             | 2                             | 0                              | 2                                 | 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 10 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](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](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_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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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)

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## 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.

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## 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).

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