

Madison County, MS

Risk-assessment baseline packet

Unit **County area 28089** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

OPENFEMA DISCLAIMER

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Plan clock

Status	Approved, expires 2027-08-15	Plan	Madison County (FEMA plan 108377)
Approved	2022-08-16	Expires	2027-08-15
As of	2026-09-28	Days	321 days to expiry
Update underway	none in FEMA's plan tracker		

What changed since your last plan (approved 2022-08-16)

New federal declarations	DR-4727-MS, DR-4790-MS, EM-3640-MS, DR-4899-MS (4 declaration rows; 3 counted incidents)	Storm Events records since approval	91 (data through 2026-06-30)
Repetitive loss now	FMA RL 22, SRL 24 (44 CFR 77.2); any definition: 91	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Madison County (unincorporated area)	Unincorporated	Approved, expires 2027-08-15	Madison County (FEMA plan 108377)	2022-08-16	2027-08-15	321		
Canton city	City	Plan 112036 approved 2026-09-10, pending adoption here; not yet eligible	MEMA District 5 Regional (FEMA plan 112036), pending adoption here	2026-09-10 by FEMA; not yet adopted here	2031-09-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Flora town	Town	Approved, expires 2026-11-11	Town of Flora (FEMA plan 107808)	2021-11-12	2026-11-11	44		
Madison city	City	Approved, expires 2031-09-09	MEMA District 5 Regional (FEMA plan 112036)	2026-09-10	2031-09-09	1,807		member approved 2026-09-25

						Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			
Ridgeland city	City	Expired on 2026-05-25	City of Ridgeland (FEMA plan 107301)	2021-05-26	2026-05-25	-126		
City of Gluckstadt	City	Approved, expires 2027-08-15	Madison County (FEMA plan 108377)	2022-08-16	2027-08-15	321		member approved 2024-08-26

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

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
 - levee failure
 - flash flood as its own subtype
 - ice jams
- debris flows
 - erosion (riverine and coastal)
 - land subsidence and sinkholes
 - expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,904,426	\$16,204	\$54,675	\$19,975,306	114		
2	Tornado	Relatively High	Relatively High	\$8,371,103	\$3,116	\$6,974,024	\$15,348,243	50		
3	Cold Wave	Relatively Moderate	Relatively High	\$80,658	\$19,078	\$7,065,676	\$7,165,412	2		
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$256	\$73	\$3,182,901	\$3,183,231	6		
5	Hail	Relatively Moderate	Relatively Moderate	\$1,385,647	\$6,270	\$387,011	\$1,778,928	144		
6	Hurricane	Relatively Low	Relatively Moderate	\$1,511,645	\$49,354	\$73,437	\$1,634,436	5		
7	Strong Wind	Relatively Moderate	Relatively Moderate	\$848,040	\$14,646	\$501,971	\$1,364,656	406		Includes 3 High Wind records and 17 Strong Wind records, event types the NRI definition of this hazard leaves out.
8	Earthquake	Relatively Low	Relatively Low	\$1,037,646		\$238,596	\$1,276,243			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Lightning	Relatively Moderate	Relatively High	\$183,977		\$714,819	\$898,796	15		
10	Ice Storm	Relatively High	Relatively High	\$658,684		\$74,109	\$732,794	7		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
11	Drought	Relatively Moderate	Relatively Moderate		\$678,027		\$678,027	19		
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$27,161	\$1	\$148,967	\$176,129	17		Includes 4 Sleet records, event types the NRI definition of this hazard leaves out.
13	Wildfire	Very Low	Very Low	\$53,888	\$34	\$14,085	\$68,007	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Landslide	Very Low	Very Low	\$1,591		\$29	\$1,620	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

SOURCES

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

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

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 26
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 26
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 26
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	26 of 26
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	26 of 26
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
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.	26 of 26
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	26 of 26
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	26 of 26
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 26
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 26
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	26 of 26
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	26 of 26

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2, 2010 to 2026 (2 zone-level)	2 days to 14 days (median 8 days); 2 with a recorded value	14 consecutive days, 2010-01-01 to 2010-01-14, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	19, 2006 to 2026 (19 zone-level)	15 days to 84 days (median 44.5 days); 8 with a recorded value	84 days (about 2.8 months), 2007-04-12 to 2007-07-04, a run of 5 consecutive Storm Events drought records, zone-level	Drought, 2023-11-01, \$0 property; \$7,520,000 crops, reported for the zone (2023 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	164, 1970 to 2026	0.7 in to 2.75 in (median 1 in); 164 with a recorded value	2.75 in hail, 2008-01-10; same size also recorded on 1999-01-22, 2003-04-06, 2005-04-22	Hail, 2003-04-06, \$2,000,000 property; crops not reported (2003 dollars)	Event records naming member places: Madison city (28 records), Flora town (21 records), Ridgeland city (19 records), Canton city (16 records).	
Excessive Heat, Heat	heat index (narratives)	6, 2000 to 2010 (6 zone-level)	1 day to 12 days (median 5 days); 6 with a recorded value	12 consecutive days, 2007-08-05 to 2007-08-16, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5, 2002 to 2021 (5 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2005-08-29, \$250,000,000 property; \$25,000,000 crops, reported for the zone (2005 dollars); NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	7, 1996 to 2026 (7 zone-level)		Ice Storm, 2011-02-03, \$700,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	114, 1996 to 2026		Flash Flood, 2003-04-06, \$50,000,000 property; crops not reported (2003 dollars)		Event records naming member places: Canton city (18 records), Ridgeland city (18 records), Madison city (14 records), Flora town (8 records).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	15, 2005 to 2022		Lightning, 2005-03-13, \$2,000,000 property; crops not reported (2005 dollars)		Event records naming member places: Madison city (4 records), Flora town (2 records), Ridgeland city (2 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	20, 2006 to 2025 (20 zone-level)	25 kt (29 mph) to 60 kt (69 mph) (median 40 kt (46 mph)); 20 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2011-04-26; NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	461, 1956 to 2026	35 kt (40 mph) to 90 kt (104 mph) (median 51 kt (59 mph)); 342 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1989-03-04	Thunderstorm Wind, 2008-04-04, \$2,000,000 property; \$0 crops (2008 dollars)	Event records naming member places: Madison city (54 records), Canton city (50 records), Flora town (50 records), Ridgeland city (40 records).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	78, 1952 to 2026	F/EF0 to F/EF4 (median F/EF1); 75 with a recorded value	F4 tornado, 1976-03-29, 22.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide, \$25,000,000 property; crops not recorded (1976 dollars), 3 direct deaths, 177 direct injuries		Event records naming member places: Flora town (9 records), Madison city (6 records), Canton city (4 records), Ridgeland city (2 records).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	17, 1997 to 2025 (17 zone-level)		Heavy Snow, 2010-02-11, \$1,000,000 property; \$0 crops, reported for the zone (2010 dollars); NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

SOURCES

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows

26

Counted incidents

21

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-02-06	2026-01-23	DR-4899-MS	Major disaster	SEVERE WINTER STORM	Winter Weather	none placed in this county by FEMA's record; \$103,887.07 for this declaration is not placed in any county (see the list below)	new since last plan; within last 5 years	
2026-01-24	2026-01-23	EM-3640-MS	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	same incident as DR-4899-MS
2024-06-10	2024-04-08	DR-4790-MS	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	PA not declared for this county	new since last plan; within last 5 years	
2023-08-12	2023-06-14	DR-4727-MS	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND TORNADOES.	Strong Wind; Tornado	\$507,550.16	new since last plan; within last 5 years	
2021-10-22	2021-08-28	DR-4626-MS	Major disaster	HURRICANE IDA	Hurricane	none found	during plan review, check whether your last plan included it; within last 5 years	
2021-08-28	2021-08-28	EM-3569-MS	Emergency	HURRICANE IDA	Hurricane	none found	during plan review, check whether your last plan included it	same incident as DR-4626-MS

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-10-08	2020-10-07	EM-3548-MS	Emergency	HURRICANE DELTA	Hurricane	none found		
2020-04-05	2020-01-20	DR-4528-MS	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$865,151.36		
2020-03-13	2020-01-20	EM-3474-MS	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4
2014-04-30	2014-04-28	DR-4175-MS	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$51,757.54		
2012-08-29	2012-08-26	DR-4081-MS	Major disaster	HURRICANE ISAAC	Hurricane	none found		
2012-08-28	2012-08-26	EM-3348-MS	Emergency	TROPICAL STORM ISAAC	Hurricane	none found		same incident as DR-4
2008-08-30	2008-08-28	EM-3291-MS	Emergency	HURRICANE GUSTAV	Hurricane	none found		
2005-08-29	2005-08-29	DR-1604-MS	Major disaster	HURRICANE KATRINA	Hurricane	\$3,732,789.55		
2005-07-10	2005-07-10	DR-1594-MS	Major disaster	HURRICANE DENNIS	Hurricane	none found		
2003-04-24	2003-04-06	DR-1459-MS	Major disaster	SEVERE STORMS, TORNADOES, FLOODS	Inland Flooding; Tornado	\$553,937.52		
2001-12-07	2001-11-24	DR-1398-MS	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
2001-02-23	2001-02-16	DR-1360-MS	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	PA not declared for this county		
1991-05-17	1991-04-26	DR-906-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1991-01-03	1990-12-19	DR-888-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1990-02-28	1990-01-24	DR-859-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1983-06-01	1983-06-01	DR-683-MS	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1979-04-16	1979-04-16	DR-577-MS	Major disaster	STORMS, TORNADOES, FLOODS	Inland Flooding; Tornado	none found		
1977-02-22	1977-02-22	EM-3032-MS	Emergency	DROUGHT & FREEZING	Winter Weather (primary); also designated: Drought	none found		
1976-04-01	1976-04-01	DR-499-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1969-08-18	1969-08-18	DR-271-MS	Major disaster	HURRICANE CAMILLE	Hurricane (primary); also designated: Inland Flooding	none found		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1962-10-10	1962-10-10	DR-135-MS	Major disaster	CHLORINE BARGE ACCIDENT	Non-natural, not counted		
1961-02-27	1961-02-27	DR-108-MS	Major disaster	FLOODS	Inland Flooding		
1953-12-06	1953-12-06	DR-14-MS	Major disaster	TORNADO	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

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

Public Assistance not placed in a county in this state: 3 rows, \$3,519,904.13

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4899	2026-02-06	Bolivar Energy Authority	Hardeman County	\$103,887.07	county field is a county of another state and the applicant name does not identify a place in the declaring state
4248	2016-01-04	Bolivar Energy Authority	Hardeman County	\$113,668.42	county field is a county of another state and the applicant name does not identify a place in the declaring state
1604	2005-08-29	HOPE ACADEMY	Mobile County	\$3,302,348.64	county field is a county of another state and the applicant name does not identify a place in the declaring state

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	2	1	0	1	0	0	1996 to 2026-06-30	
Drought	19	5	0	5	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	164	13	0	13	0	0	1955 to 2026-06-30	
Heat Wave	6	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	5	0	1	0	7	0	1996 to 2026-06-30	
Ice Storm	7	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	114	11	4	15	11	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	15	0	3	3	0	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Strong Wind	481	50	29	78	2	2	1955 to 2026-06-30	Includes 3 High Wind records and 17 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	78	8	8	16	12	2	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	17	2	1	3	2	1	1996 to 2026-06-30	Includes 4 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

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

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2011-04-26	High Wind	60 kt (69 mph) estimated gust	\$200,000 property; \$100,000 crops, reported for the zone (2011 dollars)	0, 0	NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2011-02-03	Ice Storm		\$700,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2010-01-01	Cold/Wind Chill		\$600,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2008-01-10	Hail	2.75 in	\$300,000 property; \$0 crops (2008 dollars)	0, 0	ROCKY HILL to BARNETT RES EAST		B1-c worst recorded: Hail
2007-08-05	Heat		\$0 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2005-08-29	Hurricane (Typhoon)		\$250,000,000 property; \$25,000,000 crops, reported for the zone (2005 dollars)	0, 0	NWS zone MSZ043 (MADISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2005-03-13	Lightning		\$2,000,000 property; crops not reported (2005 dollars)	0, 0	MADISON		B1-c worst recorded: Lightning
2003-04-06	Flash Flood		\$50,000,000 property; crops not reported (2003 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2001-11-24	Tornado	F4, 11.5 mi within this county, 880 yd wide	\$12,000,000 property; crops not reported (2001 dollars)	2, 21	MADISON		deaths or injuries recorded
1989-03-04	Thunderstorm Wind	90 kt (104 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1976-03-29	Tornado	F4, 22.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide	\$25,000,000 property; crops not recorded (1976 dollars)	3, 177	location not recorded		deaths or injuries recorded
1958-02-26	Tornado	F3, 10 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 60 yd wide	\$250,000 property; crops not recorded (1958 dollars)	6, 12	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (908 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	0.947	event-days per year	about 0.947 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	18	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Drought	14.9	event-days per year	about 14.9 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	448	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 14.9 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00211	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.211%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	4.29	events per year	about 4.29 per year	Highly likely	FEMA annualized frequency (modeled)	163.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	15.2	event-days per year	about 15.2 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	241	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 15.2 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0872	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	30	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	1.13	event-days per year	about 1.13 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	77	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.13 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	2.54	event-days per year	about 2.54 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	71	1996 to 2023 (28 years)	see B1-f	
Landslide	0.224	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Lightning	69.5	days per year with a strike	about 69.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.64	events per year	about 3.64 per year	Highly likely	FEMA annualized frequency (modeled)	139	1986 to 2023 (38 years)	countywide	
Tornado	1.04	events per year	about 1.04 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000876	annual probability at a location	chance a given location in the county burns in a year: 0.0876%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	2.53	event-days per year	about 2.53 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	48	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.53 winter weather event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 11 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	71	30	2.37
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	285	30	9.5
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	21	30	0.7
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	69	30	2.3
Tornado	EF0-1	1996 to 2025	47	30	1.57
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 26				Not Applicable 26	
Coastal Flooding	0 of 26				Not Applicable 26	
Cold Wave	26 of 26	68.7	83.7	95.4	Very High 1, Relatively High 20, Relatively Moderate 5	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	12 of 26	77.4	89.1	97.9	Relatively High 1, Relatively Moderate 3, Relatively Low 6, Very Low 2, No Rating 14	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	26 of 26	30.7	53.4	76.9	Relatively Low 18, Very Low 8	
Hail	26 of 26	73.1	84.9	92.2	Relatively High 2, Relatively Moderate 24	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	26 of 26	54.5	77.2	92.3	Relatively High 8, Relatively Moderate 17, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	26 of 26	60.1	69.4	80.2	Relatively Moderate 1, Relatively Low 25	
Ice Storm	26 of 26	65.4	86.8	93.8	Relatively High 4, Relatively Moderate 20, Relatively Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	26 of 26	6.9	53.8	88.7	Relatively High 4, Relatively Moderate 10, Relatively Low 9, Very Low 3	
Landslide	26 of 26	26.4	55.8	92.0	Relatively Low 3, Very Low 23	
Lightning	26 of 26	51.5	76.4	94.7	Relatively High 12, Relatively Moderate 14	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	26 of 26	58.6	76.0	89.7	Relatively High 5, Relatively Moderate 21	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	26 of 26	74.3	95.0	99.3	Very High 17, Relatively High 8, Relatively Moderate 1	
Tsunami	0 of 26				Not Applicable 26	
Volcanic Activity	0 of 26				Not Applicable 26	
Wildfire	26 of 26	23.0	66.2	88.1	Relatively Low 11, Very Low 15	
Winter Weather	26 of 26	48.7	66.5	85.5	Relatively High 4, Relatively Moderate 22	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Madison County (unincorporated area)	Unincorporated	Approved, expires 2027-08-15	FMA RL 0, SRL 3; any 10	\$2,440,711.75	0; 0	Includes \$87,612.24 for declarations not counted as hazard incidents (DR-4528-MS).
Canton city	City	Plan 112036 approved 2026-09-10, pending adoption here; not yet eligible	FMA RL 2, SRL 16; any 45	\$532,332.98	88; no approved plan	Includes \$52,990.78 for declarations not counted as hazard incidents (DR-4528-MS).
Flora town	Town	Approved, expires 2026-11-11	FMA RL 0, SRL 0; any 0	\$11,760.57	90; 12	
Madison city	City	Approved, expires 2031-09-09	FMA RL 0, SRL 2; any 4	\$1,542,898.09	106; not yet covered	Includes \$29,210.55 for declarations not counted as hazard incidents (DR-4528-MS).
Ridgeland city	City	Expired on 2026-05-25	FMA RL 2, SRL 3; any 10	\$435,125.79	81; 14	

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

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

SOURCES
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-08-16 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$25,040,205,378	\$25,873,610	108,943	\$80,658	\$19,078	\$7,065,676	0.000322%		\$0		
Drought		\$17,062,536			\$678,027		3.97% (agriculture)		\$7,520,000		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$42,128,730,120		109,145	\$1,037,646		\$238,596	0.00246%				
Hail	\$25,040,210,973	\$25,873,610	108,943	\$1,385,647	\$6,270	\$387,011	0.00553%	\$1,530,000			
Heat Wave	\$25,040,205,378	\$25,873,610	108,943	\$256	\$73	\$3,182,901	under 0.0001%				
Hurricane	\$25,038,843,418	\$25,867,573	108,933	\$1,511,645	\$49,354	\$73,437	0.00604%				
Ice Storm	\$25,039,808,312		108,941	\$658,684		\$74,109	0.00263%		\$0		
Inland Flooding	\$24,968,940,809	\$4,603,993	4,400	\$19,904,426	\$16,204	\$54,675	n/a (see note)	\$2,080,000		none found (1 declaration)	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$130,218,980		535	\$1,591		\$29	0.00122%				
Lightning	\$25,040,210,973		108,943	\$183,977		\$714,819	0.000735%				
Strong Wind	\$25,040,210,973	\$25,873,610	108,943	\$848,040	\$14,646	\$501,971	0.00339%	\$1,209,000	\$30,000	\$507,550.16	Storm Events damage since the plan includes 1 zone-level High Wind record (\$20,000) and 1 zone-level Strong Wind record (\$10,000), event types the NRI definition of this hazard leaves out.
Tornado	\$25,040,210,973	\$25,873,610	108,943	\$8,371,103	\$3,116	\$6,974,024	0.0334%	\$745,000		\$507,550.16	

Hazard	Building exposure <i>modeled dollars</i>	Agricuture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-08-16 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,322,311,931	\$5,824,936	14,251	\$53,888	\$34	\$14,085	0.00408%				
Winter Weather	\$25,040,205,378	\$25,873,610	108,943	\$27,161	\$1	\$148,967	0.000108%		\$100,000	none found (2 declarations)	

Totals since 2022-08-16 (Storm Events through 2026-06-30): 79 county-coded records, 79 with a damage value recorded (including \$0), \$5,564,000; 12 zone-level records, 12 with a damage value recorded (including \$0), \$7,650,000 reported for the zone; Public Assistance on counted declarations \$507,550.16 (4 declarations, 1 with PA).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	108,943
Building value (total, not at risk)	\$25,040,210,973
Agriculture value (total, not at risk)	\$25,873,610
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$34,851,526
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)	\$19,430,302
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	22	Severe repetitive loss, FMA definition (44 CFR 77.2)	24
Repetitive loss, NFIP insurance definition	76	Severe repetitive loss, NFIP insurance definition	12

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	22	24	76	12	91	7	15
CANTON, CITY OF	2	16	36	8	45	5	11
RIDGELAND, CITY OF	2	3	8	3	10	2	2
MADISON COUNTY *	0	3	8	1	10	0	1
MADISON, CITY OF	0	2	2	0	4	0	1
PEARL RIVER VALLEY WATER SUPPLY DISTRICT (community ID not in plan data)	18	0	22	0	22	0	0
State level, not in this county: county not reported	1	1	4	1	4	0	3

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Madison County (unincorporated area)	280228	0	3	8	1	10	0	1	
Canton city	280109	2	16	36	8	45	5	11	
Flora town	280399	0	0	0	0	0	0	0	
Madison city	280229	0	2	2	0	4	0	1	
Ridgeland city	280110	2	3	8	3	10	2	2	

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

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

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	22	19	61	7	76	7	12
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	5	14	5	14	0	3
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (as of 2026-08-02). No property is identified. County assignment is FEMA's geocode.

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 56 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Madison County, MS: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 28089). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MS_28089. Preview: automated baseline.