

Clermont County, OH

Risk-assessment baseline packet

County FIPS: 39025 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: No approved plan on record. Approvable pending adoption, not yet eligible.

Update: FEMA tracker shows a plan approvable pending adoption.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$25,599,073 a year), Tornado (\$5,890,054) and Cold Wave (\$5,047,634).

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; 39025 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:	No approved plan on record. Approvable pending adoption, not yet eligible	Plan:	none
Approved:	none	Expires:	none
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.
Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. No approved plan on record, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 15 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Clermont County	County	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Batavia village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bethel village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Chilo village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Felicity village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Loveland city	City	Approved, expires 2030-11-16	Warren County 2025 Hazard Mitigation Plan (FEMA plan 111229)	2025-11-17	2030-11-16	1,508		Also approved under plan 109296 (Hamilton County, expires 2028-09-20). 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.
Milford city	City	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Moscow village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Neville village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Richmond village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Owensville village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Williamsburg village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Batavia township	Township	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Miami township	Township	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Union township	Township	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$24,448,721	\$22,808	\$1,127,544	\$25,599,073	154	
2	Tornado	Relatively Moderate	Relatively Moderate	\$3,343,295	\$349	\$2,546,410	\$5,890,054	17	
3	Cold Wave	Relatively Moderate	Relatively High	\$5,214	\$30,283	\$5,012,136	\$5,047,634	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	Heat Wave	Relatively Moderate	Relatively Moderate	\$19,617	\$1	\$2,809,106	\$2,828,724	8	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
5	Strong Wind	Relatively High	Relatively High	\$1,255,566	\$375	\$991,257	\$2,247,197	333	Includes 14 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Earthquake	Relatively Low	Relatively Low	\$1,268,230	n/a	\$465,051	\$1,733,281		Storm Events does not record earthquakes.
7	Lightning	Relatively High	Relatively High	\$34,469	n/a	\$1,344,000	\$1,378,469	6	
8	Ice Storm	Relatively High	Relatively High	\$365,778	n/a	\$592,036	\$957,813	6	
9	Hail	Relatively Low	Relatively Low	\$378,804	\$25,591	\$4,066	\$408,461	104	
10	Winter Weather	Relatively Moderate	Relatively High	\$104,110	\$150	\$170,945	\$275,205	123	
11	Drought	Relatively Low	Relatively Low	n/a	\$63,577	n/a	\$63,577	2	
12	Wildfire	Very Low	Very Low	\$29,289	\$7	\$5,810	\$35,106	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Relatively Low	Relatively Low	\$5,150	n/a	\$23,018	\$28,167	0	Declared 1 time; no Storm Events record of this type.
14	Hurricane	Very Low	Very Low	\$6,674	\$1,080	\$83	\$7,837	0	Declared 1 time; no Storm Events record of this type.

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 wildfire and landslide 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 <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 414.03 (Relatively Low, 72.0); tract 408 (Relatively Low, 71.8); tract 409 (Relatively Low, 69.1)
Hurricane	tract 401.01 (Very Low, 29.1); tract 408 (Very Low, 27.5); tract 419 (Very Low, 26.5)
Landslide	tract 420.02 (Relatively Moderate, 97.0); tract 416 (Relatively Moderate, 96.6); tract 415.06 (Relatively Moderate, 95.9)
Tornado	tract 408 (Relatively High, 79.1); tract 405 (Relatively High, 75.0); tract 406 (Relatively Moderate, 73.9)
Wildfire	tract 419 (Relatively Low, 81.0); tract 420.01 (Relatively Low, 76.0); tract 418 (Relatively Low, 75.6)

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 414.03 is Census Tract 414.03). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	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, \$540,000 crop damage (2007 dollars); NWS zone OHZ078		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 1999 (2 zone-level)	62 days; 1 with a recorded value	62 days (2 months), 1999-07-01 to 1999-08-31, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	119 records, 1977 to 2025	0.75 in to 2.5 in (median 0.88 in); 119 with a recorded value	2.5 in hail, 2000-07-14	Hail, 2002-04-19, \$2,500,000 property; crops not reported (2002 dollars)	Event records naming jurisdictions in the plan: Milford city (21 records), Bethel village (13 records), Felicity village (9 records), New Richmond village (9 records), Batavia township (8 records), Batavia village (8 records), Williamsburg village (8 records), Loveland city (3 records), Moscow village (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	8 records, 1999 to 2023 (8 zone-level)	1 day to 12 days (median 3 days); 6 with a recorded value	12 consecutive days, 1999-07-20 to 1999-07-31, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	6 records, 1996 to 2018 (6 zone-level)		No damage reported in 6 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	154 records, 1996 to 2026 (33 zone-level)		Flood, 1997-03-02, \$3,000,000 property; crops not reported (1997 dollars); NWS zone OHZ078		Event records naming jurisdictions in the plan: Batavia township (9 records), Batavia village (9 records), Milford city (9 records), Bethel village (7 records), Felicity village (5 records), Williamsburg village (5 records), Loveland city (2 records), New Richmond village (2 records), Owensville village (2 records), Chilo village (1 record); and 1 more jurisdiction (see the Excel file). Zone- level records (33) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	6 records, 1996 to 2002		Lightning, 1996-05-24, \$50,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Milford city (3 records), Owensville village (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	19 records, 2000 to 2026 (19 zone-level)	36 kt (41 mph) to 58 kt (67 mph) (median 50 kt (58 mph)); 19 with a recorded value	58 kt (67 mph) measured, High Wind, 2000-12-11, 1 direct death (reported for the zone); NWS zone OHZ078	High Wind, 2008-09-14, \$22,600,000 property; crops not reported (zone total, 2008 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	367 records, 1965 to 2026	45 kt (52 mph) to 78 kt (90 mph) (median 50 kt (58 mph)); 317 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2023-03-03; same speed and measurement basis also recorded on 2020-04-08	Thunderstorm Wind, 1999-06-10, \$500,000 property; crops not reported (1999 dollars)	Event records naming jurisdictions in the plan: Batavia township (27 records), Batavia village (27 records), Milford city (19 records), Bethel village (16 records), Felicity village (13 records), Williamsburg village (12 records), New Richmond village (11 records), Loveland city (9 records), Owensville village (7 records), Neville village (6 records); and 2 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	26 records, 1953 to 2023	F/EF0 to F/EF4 (median F/EF1); 26 with a recorded value	F4 tornado, 1968-04-23, 15.8 mi path length (whole path, pre-1996), 100 yd wide, \$2,500,000 property; crops not recorded (1968 dollars), 1 direct death, 29 direct injuries	Tornado, 2012-03-02, \$5,660,000 property; crops not reported (2012 dollars)	Event records naming jurisdictions in the plan: Moscow village (3 records), Bethel village (2 records), Felicity village (2 records), Neville village (2 records), Loveland city (1 record), Milford city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	123 records, 1996 to 2026 (123 zone- level)		Winter Storm, 1996-01-06, \$500,000 property; crops not reported (1996 dollars); NWS zone OHZ078		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 18 declarations covering 13 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No approved plan on record, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-31	2020-01-20	DR-4507-OH	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$422,187.31	
2020-03-13	2020-01-20	EM-3457-OH	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4507
2012-06-30	2012-06-29	EM-3346-OH	Emergency	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded	
2011-07-13	2011-04-04	DR-4002-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,182,320.93	
2008-10-24	2008-09-14	DR-1805-OH	Major disaster	Severe Wind Storm Associated with Tropical Depression Ike	Hurricane; Strong Wind	\$1,451,117.13	
2008-04-24	2008-03-07	EM-3286-OH	Emergency	Record Snow and Near Record Snow	Winter Weather	\$345,490.58	
2005-09-13	2005-08-29	EM-3250-OH	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2005-02-15	2004-12-22	DR-1580-OH	Major disaster	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding; Landslide; Winter Weather	\$282,980.57	
2004-09-19	2004-08-27	DR-1556-OH	Major disaster	Severe Storms and Flooding	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	
2001-08-27	2001-07-17	DR-1390-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,802,912.73	
1997-03-04	1997-02-28	DR-1164-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
1996-06-24	1996-05-02	DR-1122-OH	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	
1996-01-27	1996-01-20	DR-1097-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1990-06-06	1990-05-28	DR-870-OH	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county	
1978-01-26	1978-01-26	EM-3055-OH	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded	
1977-02-02	1977-02-02	EM-3029-OH	Emergency	Snowstorms	Winter Weather	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
1968-06-05	1968-06-05	DR-243-OH	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1968-05-04	1968-05-04	DR-238-OH	Major disaster	Tornadoes & Severe Storms	Tornado	no Public Assistance recorded	

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-03-24	1964-03-24	DR-167-OH	Major disaster	Severe Storms & Flooding	Inland Flooding
1959-01-23	1959-01-23	DR-90-OH	Major disaster	Floods	Inland Flooding
1956-05-17	1956-05-17	DR-57-OH	Major disaster	Wind Storm	Other, not an NRI hazard; not counted

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, \$16,128.89

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4360-OH	2018-04-17	Severe Storms, Landslides, and Mudslides	Hamersville, Village of	\$16,128.89

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.

Public Assistance not placed in any Ohio county: 1 row, \$3,080,910.74; listed on the Ohio state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	4			1	0		1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	2			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hail	119			10	0		1955 to 2026-06-30	
Heat Wave	8			1	0		1996 to 2026-06-30	
Hurricane	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Ice Storm	6			0	0		1996 to 2026-06-30	
Inland Flooding	154			15	8		1996 to 2026-06-30	
Landslide	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	6			0	0		1996 to 2026-06-30	
Strong Wind	386			53	1		1955 to 2026-06-30	Includes 14 High Wind and 5 Strong Wind records.
Tornado	26			3	2		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	123			18	4		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-03-03	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$100,000 property; \$0 crops (2023 dollars)	0, 0	WILLIAMSBURG	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2012-03-02	Tornado	EF3, 11.04 mi within this county, 440 yd wide	\$5,660,000 property; crops not reported (2012 dollars)	3, 13	MOSCOW to WIGGONSVILLE		deaths or injuries recorded
2010-06-09	Flood		\$3,000 property; \$0 crops (2010 dollars)	2, 0	CEDRON		deaths or injuries recorded
2007-04-06	Frost/Freeze		\$0 property; \$540,000 crops (zone total, 2007 dollars)	0, 0	NWS zone OHZ078 (CLERMONT), zone-level		B1-c worst recorded: Frost/Freeze
2000-12-11	High Wind	58 kt (67 mph) measured	damage not reported	1, 0	NWS zone OHZ078 (CLERMONT), zone-level		B1-c worst recorded: High Wind and Strong Wind
2000-07-14	Hail	2.5 in	\$100,000 property; \$500,000 crops (2000 dollars)	0, 0	FELICITY		B1-c worst recorded: Hail
1999-07-20	Heat		damage not reported	0, 0	NWS zone OHZ078 (CLERMONT), 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 OHZ078 (CLERMONT), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-05-24	Lightning		\$50,000 property; crops not reported (1996 dollars)	0, 0	UNION TWP		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 OHZ078 (CLERMONT), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1996-01-06	Winter Storm		\$500,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone OHZ078 (CLERMONT), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1968-04-23	Tornado	F4, 15.8 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1968 dollars)	1, 29	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (834 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.95	event-days per year	about 1.95 days per year	Likely	Storm Events event- days in 3 of 30 years, 1996 to 2025 (10%)	37	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	2.28	event-days per year	about 2.28 days per year	Possible	Storm Events event- days in 1 of 30 years, 1996 to 2025 (3.33%)	63	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00184	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.184%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.25	events per year	about 3.25 per year	Highly likely	FEMA annualized frequency (modeled)	123.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.26	event-days per year	about 6.26 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	96	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)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.968	event-days per year	about 0.968 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	66	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.61	event-days per year	about 3.61 days per year	Likely	Storm Events event- days in 26 of 30 years, 1996 to 2025 (86.7%)	101	1996 to 2023 (28 years)	see B1-f	
Landslide	0.261	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	49.8	days per year with a strike	about 49.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.92	events per year	about 2.92 per year	Highly likely	FEMA annualized frequency (modeled)	112	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.28	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000105	annual probability at a location	chance a given location in the county burns in a year: 0.0105%		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	11.2	event-days per year	about 11.2 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	212	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	41	30	1.37
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	275	30	9.17
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	14	30	0.467
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	23	30	0.767
Tornado	EF0-1	1996 to 2025	14	30	0.467
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	48 of 48	16.2	66.8	83.6	Relatively High 2, Relatively Moderate 45, Very Low 1
Drought	32 of 48	67.0	75.6	91.1	Relatively Low 14, Very Low 18, No Rating 16
Earthquake	48 of 48	3.9	49.4	72.0	Relatively Low 36, Very Low 12
Hail	48 of 48	4.8	50.9	66.5	Relatively Low 47, Very Low 1
Heat Wave	48 of 48	1.9	61.8	82.4	Relatively Moderate 29, Relatively Low 18, Very Low 1
Hurricane	48 of 48	11.1	21.6	29.1	Very Low 48
Ice Storm	48 of 48	2.6	81.7	91.5	Relatively High 2, Relatively Moderate 44, Relatively Low 1, Very Low 1
Inland Flooding	48 of 48	0.3	29.7	98.0	Very High 1, Relatively High 1, Relatively Moderate 11, Relatively Low 25, Very Low 10
Landslide	48 of 48	28.6	75.0	97.0	Relatively Moderate 5, Relatively Low 17, Very Low 26
Lightning	48 of 48	0.6	76.9	93.5	Relatively High 24, Relatively Moderate 23, Very Low 1
Strong Wind	48 of 48	8.4	76.0	90.2	Relatively High 11, Relatively Moderate 34, Relatively Low 2, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	48 of 48	4.6	61.5	79.1	Relatively High 2, Relatively Moderate 37, Relatively Low 8, Very Low 1
Wildfire	48 of 48	22.7	54.1	81.0	Relatively Low 6, Very Low 42
Winter Weather	48 of 48	15.6	67.0	84.0	Relatively High 3, Relatively Moderate 44, Very Low 1

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Clermont County	County	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 2, SRL 3; any 14	\$402,723.78	0 total; no approved plan	
Batavia village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 2	\$21,439.98	44 total; no approved plan	
Bethel village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	\$36,207.06	38 total; no approved plan	
Chilo village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; no approved plan	
Felicity village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	\$8,828.67	29 total; no approved plan	
Loveland city	City	Approved, expires 2030-11-16	FMA RL 1, SRL 0; any 5	\$293,819.69	15 total; 0 since its plan	Also approved under plan 109296 (Hamilton County, expires 2028-09-20). 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. Whole community, including the part in Hamilton County and Warren County; none of its repeat-flood properties are in this county.

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Milford city	City	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 1	\$73,329.94	53 total; no approved plan	
Moscow village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 1	\$12,153.40	9 total; no approved plan	
Neville village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; no approved plan	
New Richmond village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 4; any 14	\$56,034.56	22 total; no approved plan	
Owensville village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; no approved plan	
Williamsburg village	Village	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 1	\$23,555.46	25 total; no approved plan	
Batavia township	Township	No approved plan on record. Approvable pending adoption, not yet eligible		\$47,009.91	44 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Miami township	Township	No approved plan on record. Approvable pending adoption, not yet eligible		\$838,243.07	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Union township	Township	No approved plan on record. Approvable pending adoption, not yet eligible		\$240,104.12	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row. Includes \$36,491.75 for declarations not counted as hazard incidents (DR-4507-OH).

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

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

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

Local data needed

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

No approved plan on record, so there is no approval date to count from.

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$40,499,797,976	\$40,909,236	208,527	\$5,214	\$30,283	\$5,012,136	under 0.0001%				
Drought	n/a	\$35,060,005	n/a	n/a	\$63,577	n/a	0.181% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$68,941,655,234	n/a	208,601	\$1,268,230	n/a	\$465,051	0.00184%				
Hail	\$40,499,798,078	\$40,909,236	208,527	\$378,804	\$25,591	\$4,066	0.000935%				
Heat Wave	\$40,499,797,976	\$40,909,236	208,527	\$19,617	\$1	\$2,809,106	under 0.0001%				
Hurricane	\$40,432,794,611	\$39,798,586	208,227	\$6,674	\$1,080	\$83	under 0.0001%				
Ice Storm	\$40,496,503,390	n/a	208,513	\$365,778	n/a	\$592,036	0.000903%				
Inland Flooding	\$40,434,152,702	\$739,569	2,841	\$24,448,721	\$22,808	\$1,127,544	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,252,719,653	n/a	6,009	\$5,150	n/a	\$23,018	0.000411%				
Lightning	\$40,499,798,078	n/a	208,527	\$34,469	n/a	\$1,344,000	under 0.0001%				
Strong Wind	\$40,499,798,078	\$40,909,236	208,527	\$1,255,566	\$375	\$991,257	0.0031%				
Tornado	\$40,499,798,078	\$40,909,236	208,527	\$3,343,295	\$349	\$2,546,410	0.00826%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$8,634,555,793	\$6,830,923	54,415	\$29,289	\$7	\$5,810	0.000339%				
Winter Weather	\$40,499,797,976	\$40,909,236	208,527	\$104,110	\$150	\$170,945	0.000257%				

Totals since the plan: not available. No approved plan on record, so there is no approval date to count from.

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	208,527
Building value (total, not at risk)	\$40,499,798,078
Agriculture value (total, not at risk)	\$40,909,236
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$31,409,139
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)	\$15,091,461
Social vulnerability rating	Very Low
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	7
Repetitive loss, NFIP insurance definition	31	Severe repetitive loss, NFIP insurance definition	6

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	2	7	31	6	33	1	17
of which: Clermont County (unincorporated area)	2	3	14	3	14	0	9
of which: Batavia village	0	0	2	0	2	0	0
of which: Moscow village	0	0	1	0	1	0	1
of which: New Richmond village	0	4	12	3	14	1	7
of which: Williamsburg village	0	0	1	0	1	0	0
of which: Milford city	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	1	0	1	0	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Clermont County	390065	2	3	14	3	14	0	9	
Batavia village	390066	0	0	2	0	2	0	0	
Bethel village	390916	0	0	0	0	0	0	0	
Chilo village	390067	0	0	0	0	0	0	0	
Felicity village	390917	0	0	0	0	0	0	0	
Loveland city	390068	1	0	5	0	5	0	0	Whole community, including the part in Hamilton County and Warren County; none of its repeat-flood properties are in this county.
Milford city	390227	0	0	1	0	1	0	0	
Moscow village	390070	0	0	1	0	1	0	1	
Neville village	390641	0	0	0	0	0	0	0	
New Richmond village	390071	0	4	12	3	14	1	7	
Owensville village	390680	0	0	0	0	0	0	0	
Williamsburg village	390072	0	0	1	0	1	0	0	

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	2	7	25	6	27	1	14
2 to 4 unit residential	0	0	2	0	2	0	1
other residential	0	0	2	0	2	0	1
non-residential	0	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 29 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

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

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