

Hamilton County, OH

Risk-assessment baseline packet

Unit **County area 39061** 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.

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Plan clock

Status	Approved, expires 2028-09-20	Plan	Hamilton County (FEMA plan 109296)
Approved	2023-09-21	Expires	2028-09-20
As of	2026-09-28	Days	723 days to expiry

What changed since your last plan (approved 2023-09-21)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	65 (data through 2026-06-30)
Repetitive loss now	FMA RL 11, SRL 32 (44 CFR 77.2); any definition: 191	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: 51 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Hamilton County	County	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		
Addyston village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2023-12-12
Amberley village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Arlington Heights village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Blue Ash city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Cheviot city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Cincinnati city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Cleves village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-06-18
Deer Park city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Elmwood Place village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Evendale village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Fairfax village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Fairfield city	City	Approved, expires 2028-11-16	Butler County (FEMA plan 109337)	2023-11-17	2028-11-16	780		member approved 2023-12-12
Forest Park city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Glendale village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Golf Manor village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Greenhills village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Harrison city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Lincoln Heights village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-06-18
Lockland village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Loveland city	City	Approved, expires 2030-11-16	Warren County 2025 Hazard Mitigation Plan (FEMA plan 111229)	2025-11-17	2030-11-16	1,510		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.
Madeira city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Mariemont village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
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.
Montgomery city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Mount Healthy city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Newtown village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
North Bend village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
North College Hill city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Norwood city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Reading city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Sharonville city	City	Approved, expires 2028-11-16	Butler County (FEMA plan 109337)	2023-11-17	2028-11-16	780		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. member approved 2024-06-18
Silverton village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Springdale city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
St. Bernard village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Terrace Park village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
The Village of Indian Hill city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-06-18
Woodlawn village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Wyoming city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-01-03
Anderson township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Colerain township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Columbia township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Crosby township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Delhi township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Green township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-12-11

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Harrison township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Miami township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springfield township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Sycamore township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Symmes township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	723		member approved 2024-11-18
Whitewater township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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

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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$106,788,248	\$578,636	\$1,751,580	\$109,118,464	259		
2	Tornado	Very High	Very High	\$28,718,465	\$339	\$24,342,133	\$53,060,938	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
3	Heat Wave	Relatively High	Relatively High	\$554	\$1	\$24,667,648	\$24,668,202	9		
4	Cold Wave	Relatively High	Relatively High	\$508	\$30,284	\$16,315,564	\$16,346,355	5		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
5	Earthquake	Relatively Moderate	Relatively Moderate	\$5,523,141		\$2,452,453	\$7,975,594			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Strong Wind	Relatively High	Relatively High	\$2,434,226	\$10	\$1,568,941	\$4,003,178	374		Includes 18 High Wind records and 8 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Lightning	Very High	Relatively High	\$53,388		\$2,250,714	\$2,304,103	18		
8	Hail	Relatively Moderate	Relatively Moderate	\$2,237,326	\$2,147	\$36,118	\$2,275,591	174		
9	Ice Storm	Relatively High	Relatively High	\$506,428		\$151,912	\$658,339	7		
10	Winter Weather	Relatively High	Relatively High	\$43,330	\$108	\$494,334	\$537,771	134		
11	Landslide	Relatively Moderate	Relatively Low	\$56,240		\$85,861	\$142,101	0		Declared 2 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Wildfire	Very Low	Very Low	\$34,989	\$3	\$4,311	\$39,303	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.
13	Drought	Relatively Low	Relatively Low		\$30,592		\$30,592	2		
14	Hurricane	Very Low	Very Low	\$25,215	\$735	\$237	\$26,187	0		Declared 1 time; no Storm Events record of this type.
	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).

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
	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 226
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 226
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 226
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.	226 of 226
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
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.	226 of 226
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
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.	226 of 226
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.	225 of 226
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226
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.	226 of 226

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 226
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 226
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.	213 of 226
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	226 of 226

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.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4, 1996 to 2022 (4 zone-level)	1 day to 5 days (median 2.5 days); 4 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, 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	1, 2007 to 2007 (1 zone-level)		Frost/Freeze, 2007-04-06, \$540,000 crop damage, reported for the zone (2007 dollars); NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	2, 1999 to 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		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).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	210, 1960 to 2025	0.75 in to 2.75 in (median 1 in); 208 with a recorded value	2.75 in hail, 1997-07-02	Hail, 2002-04-19, \$5,000,000 property; crops not reported (2002 dollars)	Event records naming member places: Cincinnati city (18 records), Delhi township (10 records), Sharonville city (9 records), Harrison city (7 records), Harrison township (7 records), Cleves village (6 records), Deer Park city (6 records), Newtown village (6 records), Montgomery city (5 records), Norwood city (5 records); and 19 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	9, 1999 to 2023 (9 zone- level)	1 day to 12 days (median 4 days); 6 with a recorded value	12 consecutive days, 1999-07-20 to 1999-07-31, 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	0					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 2018 (7 zone- level)		No damage reported in 7 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	259, 1996 to 2026 (46 zone- level)		Flash Flood, 1998-04-16, \$4,000,000 property; crops not reported (1998 dollars)		Event records naming member places: Cincinnati city (21 records), Sharonville city (7 records), Glendale village (6 records), Cheviot city (5 records), Norwood city (5 records), Harrison city (4 records), Harrison township (4 records), Lincoln Heights village (4 records), Delhi township (3 records), Evendale village (3 records); and 22 more member places (see the XLSX file). Zone-level records (46) apply countywide.	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)	18, 1996 to 2019		Lightning, 2019-08-30, \$1,000 property; \$0 crops (2019 dollars), 2 direct deaths, 1 direct injury	Lightning, 1996-07-07, \$150,000 property; crops not reported (1996 dollars)	Event records naming member places: Cincinnati city (6 records), Blue Ash city (2 records).	Storm Events lists lightning with damage or casualties; physical measure 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	26, 2000 to 2026 (26 zone-level)	36 kt (41 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 26 with a recorded value	60 kt (69 mph) measured gust, High Wind, 2022-03-30; NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties	High Wind, 2008-09-14, \$96,600,000 property; crops not reported, reported for the zone (2008 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	452, 1955 to 2026	44 kt (51 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 382 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2016-07-13	Thunderstorm Wind, 1994-04-15, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming member places: Cincinnati city (26 records), Harrison city (14 records), Harrison township (14 records), Norwood city (10 records), Delhi township (9 records), Madeira city (9 records), Deer Park city (8 records), Newtown village (8 records), Silverton village (8 records), Blue Ash city (7 records); and 23 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	18, 1954 to 2020	F/EF0 to F/EF5 (median F/EF1); 18 with a recorded value	F5 tornado, 1974-04-03, 6.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 533 yd wide, damage not recorded (pre-1996 record), 3 direct deaths, 190 direct injuries	Tornado, 1999-04-09, \$82,000,000 property; crops not reported (1999 dollars)	Event records naming member places: Addyston village (1 record), Blue Ash city (1 record), Milford city (1 record), Newtown village (1 record), Silverton village (1 record).	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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	134, 1996 to 2026 (134 zone-level)		Winter Weather, 2013-01-21, \$2,000,000 property; crops not reported, reported for the zone (2013 dollars), 1 direct death, 27 direct injuries (reported for the zone); NWS zone OHZ077 (HAMILTON), 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.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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 rows18Counted incidents13

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
2020-03-31	2020-01-20	DR-4507-OH	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$240,889,281.14		
2020-03-13	2020-01-20	EM-3457-OH	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4507
2018-04-17	2018-02-14	DR-4360-OH	Major disaster	SEVERE STORMS, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide	\$2,976,061.84		
2012-06-30	2012-06-29	EM-3346-OH	Emergency	SEVERE STORMS	Hazard not mapped (severe storm title names no single hazard); not counted	none found		
2011-07-13	2011-04-04	DR-4002-OH	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$2,771,572.84		
2008-10-24	2008-09-14	DR-1805-OH	Major disaster	SEVERE WIND STORM ASSOCIATED WITH TROPICAL DEPRESSION IKE	Hurricane; Strong Wind	\$8,077,802.23		
2005-09-13	2005-08-29	EM-3250-OH	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$293,626.77		
2005-01-11	2004-12-22	EM-3198-OH	Emergency	SNOW	Winter Weather	\$1,255,743.34		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	\$2,647,092.38		
1997-03-04	1997-02-28	DR-1164-OH	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1996-06-24	1996-05-02	DR-1122-OH	Major disaster	FLOODING	Inland Flooding	none found		
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	none found		
1978-01-26	1978-01-26	EM-3055-OH	Emergency	BLIZZARDS & SNOWSTORMS	Winter Weather	none found		
1974-04-04	1974-04-04	DR-421-OH	Major disaster	TORNADOES	Tornado	none found		
1973-06-04	1973-06-04	DR-390-OH	Major disaster	MUDSLIDES	Landslide	none found		
1968-06-05	1968-06-05	DR-243-OH	Major disaster	HEAVY RAINS & FLOODING	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
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. 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: 1 row, \$3,080,910.74

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	Why not placed
				<i>federal share obligated, nominal dollars</i>	
4507	2020-03-31	Prime Healthcare Foundation, Inc. (Ohio)	San Bernardino County	\$3,080,910.74	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	5	0	1	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	210	3	5	8	0	0	1955 to 2026-06-30	
Heat Wave	9	0	1	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Ice Storm	7	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	259	20	2	25	8	0	1996 to 2026-06-30	
Landslide	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Lightning	18	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	478	30	15	64	1	0	1955 to 2026-06-30	Includes 18 High Wind records and 8 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	18	0	0	0	2	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
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	134	12	3	21	2	0	1996 to 2026-06-30	

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
2022-03-30	High Wind	60 kt (69 mph) measured gust	damage not reported	0, 0	NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2019-08-30	Lightning		\$1,000 property; \$0 crops (2019 dollars)	2, 1	CUMMINGSVILLE		B1-c worst recorded: Lightning
2016-07-13	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$500,000 property; \$0 crops (2016 dollars)	0, 0	COVEDALE to IDLEWILD		B1-c worst recorded: Thunderstorm Wind
2013-01-21	Winter Weather		\$2,000,000 property; crops not reported, reported for the zone (2013 dollars)	1, 27	NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2007-04-06	Frost/Freeze		\$0 property; \$540,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
1999-07-20	Heat		damage not reported	0, 0	NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1999-04-09	Tornado	F4, 8 mi within this county, 440 yd wide	\$82,000,000 property; crops not reported (1999 dollars)	4, 65	BLUE ASH to SIXTEEN MILE STAND		deaths or injuries recorded
1998-04-16	Flash Flood		\$4,000,000 property; crops not reported (1998 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1997-07-02	Hail	2.75 in	\$100,000 property; crops not reported (1997 dollars)	0, 0	DELHI to CINCINNATI		B1-c worst recorded: Hail
1996-02-01	Cold/Wind Chill		\$400,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone OHZ077 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill

				Direct deaths, injuries <i>indirect not counted</i>			
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>		Location	Flags	Why listed
1974-04-03	Tornado	F5, 6.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 533 yd wide	damage not recorded (pre-1996 record)	3, 190	location not recorded		deaths or injuries recorded
1969-08-09	Tornado	F3, 11.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$2,500,000 property; crops not recorded (1969 dollars)	4, 240	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,140 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.

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

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	2.21	event-days per year	about 2.21 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.21 cold 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 4 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. 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	2.28	event-days per year	about 2.28 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	84	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 2.28 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 1 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	0.00143	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.143%			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	3.46	events per year	about 3.46 per year	Highly likely	FEMA annualized frequency (modeled)	131.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.47	event-days per year	about 6.47 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	72	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 6.47 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	0.00575	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 counted separately in B1-d and need not match.
Ice Storm	0.97	event-days per year	about 0.97 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	66	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.07	event-days per year	about 5.07 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	142	1996 to 2023 (28 years)	see B1-f	
Landslide	0.446	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	50.2	days per year with a strike	about 50.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	3.28	events per year	about 3.28 per year	Highly likely	FEMA annualized frequency (modeled)	125	1986 to 2023 (38 years)	countywide	
Tornado	0.272	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	
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	0.0000203	annual probability at a location	chance a given location in the county burns in a year: 0.00203%		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	11.1	event-days per year	about 11.1 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	210	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

Unit	Descriptor	Definition
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	92	30	3.07
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	315	30	10.5
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	6	30	0.2
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	25	30	0.833
Tornado	EF0-1	1996 to 2025	6	30	0.2
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	0	30	0

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 226				Not Applicable 226	
Coastal Flooding	0 of 226				Not Applicable 226	
Cold Wave	226 of 226	26.7	56.3	82.1	Relatively High 7, Relatively Moderate 164, Relatively Low 55	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	16 of 226	67.7	75.4	89.1	Relatively Low 5, Very Low 11, No Rating 210	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	226 of 226	9.7	47.1	81.2	Relatively Moderate 5, Relatively Low 129, Very Low 92	
Hail	226 of 226	26.7	53.1	86.6	Relatively Moderate 18, Relatively Low 191, Very Low 17	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	226 of 226	29.7	78.5	94.5	Relatively High 72, Relatively Moderate 138, Relatively Low 16	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	226 of 226	13.5	19.4	32.4	Very Low 226	
Ice Storm	226 of 226	5.8	32.0	83.9	Relatively Moderate 4, Relatively Low 98, Very Low 124	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	226 of 226	0.9	26.8	94.8	Relatively High 14, Relatively Moderate 42, Relatively Low 98, Very Low 72	
Landslide	225 of 226	8.7	71.5	98.5	Relatively Moderate 9, Relatively Low 66, Very Low 150, No Rating 1	
Lightning	226 of 226	12.7	43.0	77.0	Relatively Moderate 80, Relatively Low 138, Very Low 8	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	226 of 226	17.7	48.9	86.4	Relatively High 1, Relatively Moderate 76, Relatively Low 147, Very 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.
Tornado	226 of 226	41.5	76.7	99.2	Very High 10, Relatively High 115, Relatively Moderate 95, Relatively Low 6	
Tsunami	0 of 226				Not Applicable 226	
Volcanic Activity	0 of 226				Not Applicable 226	

Hazard	Tracts <i>rated of all</i>	Risk score min	Median	Max	Tracts by rating	Note
		<i>NRI score, 0 to 100</i>				
Wildfire	213 of 226	18.7	38.9	71.5	Relatively Low 3, Very Low 210, No Rating 13	
Winter Weather	226 of 226	23.5	46.2	71.2	Relatively Moderate 99, Relatively Low 127	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	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>			
Hamilton County	County	Approved, expires 2028-09-20	FMA RL 8, SRL 11; any 57	\$1,638,943.15	0; 0	Includes \$1,514,798.90 for declarations not counted as hazard incidents (DR-4507-OH).
Addyston village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$39,895.09	3; 0	
Amberley village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 3	\$126,419.40	0; 0	
Arlington Heights village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	none found	2; 2	
Blue Ash city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$239,210.26	11; 0	
Cheviot city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$33,080.65	10; 3	
Cincinnati city	City	Approved, expires 2028-09-20	FMA RL 2, SRL 17; any 81	\$11,755,806.51	71; 2	Includes \$5,056,365.80 for declarations not counted as hazard incidents (DR-4507-OH, EM-3250-OH).
Cleves village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$169,012.19	12; 0	
Deer Park city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$46,645.55	15; 1	
Elmwood Place village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$6,871.85	3; 0	
Evendale village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 2; any 3	\$74,076.46	9; 0	
Fairfax village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 1; any 8	\$37,151.39	0; 0	

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
Fairfield city	City	Approved, expires 2028-11-16	FMA RL 0, SRL 1; any 21	none found	0; 0	Whole community, including the part in Butler County; none of its repeat-flood properties are in this county.
Forest Park city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$227,255.75	6; 0	Includes \$25,541.57 for declarations not counted as hazard incidents (DR-4507-OH).
Glendale village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$128,169.37	7; 0	
Golf Manor village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$27,825.01	9; 2	
Greenhills village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 3	\$143,519.95	4; 1	
Harrison city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$149,726.21	25; 2	
Lincoln Heights village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$31,302.61	7; 0	
Lockland village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$60,095.38	4; 1	
Loveland city	City	Approved, expires 2030-11-16	FMA RL 1, SRL 0; any 5	none found	2; 0	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 Warren County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Madeira city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$139,874.74	14; 1	
Mariemont village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$107,803.87	5; 0	Includes \$27,016.82 for declarations not counted as hazard incidents (DR-4507-OH).
Milford city	City	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 1	none found	4; no approved plan	Whole community, including the part in Clermont County; none of its repeat-flood properties are in this county.
Montgomery city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$233,038.32	10; 0	
Mount Healthy city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$99,462.89	8; 0	
Newtown village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 5	\$5,347.76	18; 1	
North Bend village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$2,670.46	7; 0	
North College Hill city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 4	\$57,508.66	4; 0	

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
Norwood city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	none found	20; 2	
Reading city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$196,388.71	3; 0	
Sharonville city	City	Approved, expires 2028-11-16	FMA RL 0, SRL 1; any 10	none found	20; 0	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.
Silverton village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$25,172.70	13; 0	
Springdale city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$184,423.61	11; 0	
St. Bernard village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$82,667.08	6; 1	
Terrace Park village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$99,610.71	1; 0	
The Village of Indian Hill city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	none found	0; 0	
Woodlawn village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$157,900.68	4; 1	
Wyoming city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$211,367.79	5; 0	
Anderson township	Township	Approved, expires 2028-09-20		\$421,666.49	1; 0	No NFIP community ID on this member's plan row. Includes \$51,939.39 for declarations not counted as hazard incidents (DR-4507-OH).
Colerain township	Township	Approved, expires 2028-09-20		\$297,597.64	1; 0	No NFIP community ID on this member's plan row.
Columbia township	Township	Approved, expires 2028-09-20		\$83,726.41	0; 0	No NFIP community ID on this member's plan row.
Crosby township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		\$28,188.07	0; no approved plan	No NFIP community ID on this member's plan row.
Delhi township	Township	Approved, expires 2028-09-20		\$62,801.26	22; 1	No NFIP community ID on this member's plan row.
Green township	Township	Approved, expires 2028-09-20		\$264,411.69	0; 0	No NFIP community ID on this member's plan row.
Harrison township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		\$7,869.12	25; no approved plan	No NFIP community ID on this member's plan row.

		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
Member	Type	Plan status			
Miami township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	\$67,061.33	4; no approved plan	No NFIP community ID on this member's plan row.
Springfield township	Township	Approved, expires 2028-09-20	\$389,023.88	0; 0	No NFIP community ID on this member's plan row.
Sycamore township	Township	Approved, expires 2028-09-20	\$160,602.62	0; 0	No NFIP community ID on this member's plan row.
Symmes township	Township	Approved, expires 2028-09-20	\$144,057.99	0; 0	No NFIP community ID on this member's plan row.
Whitewater township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	none found	0; no approved plan	No NFIP community ID on this member's plan row.

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 2023-09-21 <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	\$172,748,617,416	\$29,659,724	830,621	\$508	\$30,284	\$16,315,564	under 0.0001%				
Drought		\$16,034,005			\$30,592		0.191% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$306,444,624,034		830,639	\$5,523,141		\$2,452,453	0.0018%				
Hail	\$172,749,024,592	\$29,659,724	830,623	\$2,237,326	\$2,147	\$36,118	0.0013%	\$0			
Heat Wave	\$172,748,617,416	\$29,659,724	830,621	\$554	\$1	\$24,667,648	under 0.0001%				
Hurricane	\$171,246,108,171	\$29,651,977	821,705	\$25,215	\$735	\$237	under 0.0001%				
Ice Storm	\$172,746,228,104		830,606	\$506,428		\$151,912	0.000293%				
Inland Flooding	\$172,565,606,589	\$11,104,508	9,610	\$106,788,248	\$578,636	\$1,751,580	n/a (see note)	\$662,000			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	\$7,992,356,063		42,558	\$56,240		\$85,861	0.000704%				
Lightning	\$172,749,024,592		830,623	\$53,388		\$2,250,714	under 0.0001%				
Strong Wind	\$172,749,024,592	\$29,659,724	830,623	\$2,434,226	\$10	\$1,568,941	0.00141%	\$74,250			
Tornado	\$172,749,024,592	\$29,659,724	830,623	\$28,718,465	\$339	\$24,342,133	0.0166%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$28,645,892,912	\$8,395,367	163,388	\$34,989	\$3	\$4,311	0.000122%				
Winter Weather	\$172,748,617,416	\$29,659,724	830,621	\$43,330	\$108	\$494,334	under 0.0001%		\$0		

Totals since 2023-09-21 (Storm Events through 2026-06-30): 50 county-coded records, 50 with a damage value recorded (including \$0), \$736,250; 15 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 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	830,623
Building value (total, not at risk)	\$172,749,024,592
Agriculture value (total, not at risk)	\$29,659,724
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$147,064,912
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)	\$74,121,807
Social vulnerability rating	Relatively Moderate
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)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	32
Repetitive loss, NFIP insurance definition	188	Severe repetitive loss, NFIP insurance definition	28

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	11	32	188	28	191	0	61
LOVELAND, CITY OF	1	0	3	0	3	0	0
HAMILTON COUNTY *	8	11	57	11	57	0	15
ADDYSTON, VILLAGE OF	0	0	1	0	1	0	0
AMBERLEY, VILLAGE OF	0	0	3	0	3	0	2
CINCINNATI, CITY OF	2	17	78	13	81	0	32
CLEVES, VILLAGE OF	0	0	1	0	1	0	0
EVENDALE, VILLAGE OF	0	2	3	2	3	0	0
FAIRFAX, VILLAGE OF	0	1	8	1	8	0	1
GLENDALE, VILLAGE OF	0	0	1	0	1	0	1
GREENHILLS, VILLAGE OF	0	0	3	0	3	0	0
INDIAN HILL, CITY OF THE VILLAGE OF	0	0	1	0	1	0	1
MONTGOMERY, CITY OF	0	0	1	0	1	0	0
NEWTOWN, VILLAGE OF	0	0	5	0	5	0	3
NORTH COLLEGE HILL, CITY OF	0	0	4	0	4	0	3
READING, CITY OF	0	0	2	0	2	0	0
ST. BERNARD, CITY OF	0	0	1	0	1	0	1
SHARONVILLE, CITY OF	0	1	10	1	10	0	2
WOODLAWN, VILLAGE OF	0	0	1	0	1	0	0
WYOMING, CITY OF	0	0	1	0	1	0	0
TERRACE PARK, VILLAGE OF	0	0	2	0	2	0	0
SPRINGDALE, CITY OF	0	0	2	0	2	0	0
State level, not in this county: county not reported	0	0	1	0	1	0	0

SOURCESFEMA, 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
Hamilton County	390204	8	11	57	11	57	0	15	
Addyston village	390205	0	0	1	0	1	0	0	
Amberley village	390206	0	0	3	0	3	0	2	

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
Arlington Heights village	390207	0	0	0	0	0	0	0	
Blue Ash city	390208	0	0	0	0	0	0	0	
Cheviot city	390209	0	0	0	0	0	0	0	
Cincinnati city	390210	2	17	78	13	81	0	32	
Cleves village	390211	0	0	1	0	1	0	0	
Deer Park city	390212	0	0	0	0	0	0	0	
Elmwood Place village	390213	0	0	0	0	0	0	0	
Evendale village	390214	0	2	3	2	3	0	0	
Fairfax village	390215	0	1	8	1	8	0	1	
Fairfield city	390038	0	1	21	1	21	0	9	Whole community, including the part in Butler County; none of its repeat-flood properties are in this county.
Forest Park city	390216	0	0	0	0	0	0	0	
Glendale village	390217	0	0	1	0	1	0	1	
Golf Manor village	390218	0	0	0	0	0	0	0	
Greenhills village	390219	0	0	3	0	3	0	0	
Harrison city	390220	0	0	0	0	0	0	0	
Lincoln Heights village	390222	0	0	0	0	0	0	0	
Lockland village	390223	0	0	0	0	0	0	0	
Loveland city	390068	1	0	5	0	5	0	0	Whole community, including the part in Warren County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Madeira city	390225	0	0	0	0	0	0	0	
Mariemont village	390226	0	0	0	0	0	0	0	
Milford city	390227	0	0	1	0	1	0	0	Whole community, including the part in Clermont County; none of its repeat-flood properties are in this county.
Montgomery city	390228	0	0	1	0	1	0	0	
Mount Healthy city	390229	0	0	0	0	0	0	0	
Newtown village	390230	0	0	5	0	5	0	3	
North Bend village	390231	0	0	0	0	0	0	0	
North College Hill city	390232	0	0	4	0	4	0	3	
Norwood city	390233	0	0	0	0	0	0	0	
Reading city	390234	0	0	2	0	2	0	0	
Sharonville city	390236	0	1	10	1	10	0	2	
Silverton village	390237	0	0	0	0	0	0	0	

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
Springdale city	390877	0	0	2	0	2	0	0	
St. Bernard village	390235	0	0	1	0	1	0	1	
Terrace Park village	390633	0	0	2	0	2	0	0	
The Village of Indian Hill city	390221	0	0	1	0	1	0	1	
Woodlawn village	390239	0	0	1	0	1	0	0	
Wyoming city	390240	0	0	1	0	1	0	0	

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	9	14	107	10	110	0	40
2 to 4 unit residential	0	0	6	0	6	0	4
other residential	0	3	14	3	14	0	3
non-residential	2	15	60	15	60	0	14
not reported	0	0	1	0	1	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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 177 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_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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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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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_OH_39061. Preview: automated baseline.