

Lucas County, OH

Risk-assessment baseline packet

County FIPS: 39095 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2029-09-16. Plan: Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151), approved 2024-09-17. Since the plan was approved on 2024-09-17: no new hazard declaration and 16 NOAA Storm Events records; details under "What changed since your last plan". Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$71,494,135 a year), Tornado (\$17,532,937) and Cold Wave (\$7,539,213). 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; 39095 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2029-09-16	Plan:	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)
Approved:	2024-09-17	Days to expiry:	1,082

What changed since your last plan (approved 2024-09-17)

New federal declarations:	none	Storm Events records since approval:	16 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 9 (44 CFR 77.2); any definition: 85	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lucas County	County	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2025-04-14
Berkey village	Village	Plan 110151 approved 2024-09-17, pending adoption here; not yet eligible	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151), pending adoption here	2024-09-17 by FEMA; not yet adopted here	2029-09-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Holland village	Village	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Maumee city	City	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Oregon city	City	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Ottawa Hills village	Village	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Swanton village	Village	Approved, expires 2031-02-10	Fulton County 2025 Hazard Mitigation Plan (FEMA plan 111230)	2026-02-11	2031-02-10	1,594		Also approved under plan 110151 (Lucas County 2024 Hazard Mitigation Plan, expires 2029-09-16). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2026-05-20
Sylvania city	City	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Toledo city	City	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		
Waterville city	City	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2025-04-23

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Whitehouse village	Village	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2025-04-23
Sylvania township	Township	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2024-11-18
Reno Beach Howard Farms Conservancy District	Special District	Approved, expires 2029-09-16	Lucas County 2024 Hazard Mitigation Plan (FEMA plan 110151)	2024-09-17	2029-09-16	1,082		this jurisdiction approved 2025-04-14

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 High	Relatively High	\$71,318,049	\$926	\$175,160	\$71,494,135	52	
2	Tornado	Relatively High	Relatively High	\$9,876,831	\$447	\$7,655,660	\$17,532,937	8	
3	Cold Wave	Relatively High	Relatively High	\$15,895	\$10,557	\$7,512,760	\$7,539,213	10	
4	Earthquake	Relatively Low	Relatively Moderate	\$2,871,876	n/a	\$733,553	\$3,605,429		Storm Events does not record earthquakes.
5	Hail	Relatively High	Relatively High	\$3,158,380	\$15,987	\$24,408	\$3,198,775	164	

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
6	Strong Wind	Relatively High	Relatively High	\$913,208	\$27,736	\$1,778,843	\$2,719,787	307	Includes 38 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$23,815	\$1	\$1,878,005	\$1,901,820	2	
8	Ice Storm	Very High	Very High	\$1,668,398	n/a	\$8,213	\$1,676,611	7	
9	Lightning	Relatively High	Relatively High	\$138,503	n/a	\$997,887	\$1,136,390	2	
10	Winter Weather	Relatively High	Relatively High	\$223,002	\$197	\$60,953	\$284,151	38	
11	Hurricane	Very Low	Relatively Low	\$127,465	\$4,206	\$1,526	\$133,197	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Drought	Relatively Low	Relatively Low	n/a	\$54,868	n/a	\$54,868	5	
13	Coastal Flooding	Very Low	Relatively Low	\$25,117	n/a	\$2,686	\$27,803	7	
14	Wildfire	Very Low	Very Low	\$17,498	\$1	\$1,630	\$19,130	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$311	n/a	\$185	\$496	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire, landslide and tsunami 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 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.

Coastal Flooding and 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 57.04 (Relatively Low, 73.3); tract 11 (Relatively Low, 71.1); tract 71.04 (Relatively Low, 69.7)
Hurricane	tract 57.04 (Very Low, 41.7); tract 101 (Very Low, 41.1); tract 11 (Very Low, 41.0)
Landslide	tract 97 (Very Low, 78.7); tract 90.02 (Very Low, 69.7); tract 72.04 (Very Low, 69.4)
Tornado	tract 57.04 (Relatively High, 83.4); tract 104 (Relatively High, 81.4); tract 88.02 (Relatively High, 80.5)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 95 (Very Low, 62.9); tract 94 (Very Low, 61.7); tract 91.01 (Very Low, 61.1)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 57.04 is Census Tract 57.04). 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
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	7 records, 1997 to 2019 (1 zone-level)		Storm Surge/Tide, 1998-04-09, \$200,000 property; crops not reported (1998 dollars)		Event records naming jurisdictions in the plan: Toledo city (4 records). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10 records, 1996 to 2022 (10 zone-level)	1 day to 10 days (median 2 days); 10 with a recorded value	10 consecutive days, 1997-01-10 to 1997-01-19, zone-level	Cold/Wind Chill, 1996-02-02, \$150,000 property; crops not reported (zone total, 1996 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	5 records, 1996 to 1999 (5 zone-level)	31 days to 122 days (median 76.5 days); 2 with a recorded value	122 days (4 months), 1999-06-01 to 1999-09-30, a run of 4 consecutive Storm Events drought records, zone-level	Drought, 1999-09-01, property not reported; \$4,000,000 crops (zone total, 1999 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	201 records, 1966 to 2026	0.75 in to 3 in (median 0.88 in); 201 with a recorded value	3 in hail, 1991-03-27	Hail, 1993-09-02, \$500,000 property; \$50,000 crops (1993 dollars)	Event records naming jurisdictions in the plan: Toledo city (53 records), Maumee city (26 records), Sylvania city (13 records), Sylvania township (13 records), Holland village (9 records), Oregon city (7 records), Waterville city (5 records), Whitehouse village (5 records), Ottawa Hills village (4 records), Berkey village (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 1999 (2 zone-level)	7 days to 31 days (median 19 days); 2 with a recorded value	July 1999 (1 monthly summary record), 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)	7 records, 1997 to 2025 (7 zone-level)		Ice Storm, 2002-01-30, \$1,200,000 property; crops not reported (2002 dollars); NWS zone OHZ003		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	52 records, 1996 to 2024 (25 zone-level)		Flash Flood, 2006-06-21, \$42,000,000 property; crops not reported (2006 dollars)		Event records naming jurisdictions in the plan: Toledo city (9 records), Maumee city (3 records), Berkey village (2 records), Ottawa Hills village (2 records), Sylvania city (1 record), Sylvania township (1 record), Waterville city (1 record). Zone-level records (25) 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)	2 records, 1999		Lightning, 1999-05-17, \$150,000 property; crops not reported (1999 dollars)		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	42 records, 1996 to 2021 (42 zone-level)	29 kt (33 mph) to 59 kt (68 mph) (median 50 kt (58 mph)); 32 with a recorded value	59 kt (68 mph), measurement type not recorded, High Wind, 1996-10-30; NWS zone OHZ003	High Wind, 2008-09-14, \$7,500,000 property; \$250,000 crops (zone total, 2008 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	336 records, 1956 to 2026	50 kt (58 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 250 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1969-07-04	Thunderstorm Wind, 2012-07-05, \$750,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: Toledo city (68 records), Maumee city (21 records), Sylvania city (21 records), Sylvania township (21 records), Holland village (17 records), Waterville city (15 records), Whitehouse village (14 records), Oregon city (8 records), Ottawa Hills village (7 records), Berkey village (4 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	12 records, 1965 to 2023	F/EF0 to F/EF4 (median F/EF1); 12 with a recorded value	F4 tornado, 1965-04-11, 5.6 mi path length (whole path, pre-1996), 200 yd wide, \$25,000,000 property; crops not recorded (1965 dollars), 16 direct deaths, 207 direct injuries		Event records naming jurisdictions in the plan: Sylvania city (1 record), Sylvania township (1 record), Whitehouse village (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).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	38 records, 1996 to 2023 (37 zone-level)		Heavy Snow, 2003-02-22, \$1,200,000 property; crops not reported (2003 dollars); NWS zone OHZ003		No event record names a jurisdiction in the plan. Zone-level records (37) apply countywide.	

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, lightning and tsunami.

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.

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 16 declarations covering 10 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-31	2020-01-20	DR-4507-OH	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$8,028,379.12	
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	
2006-07-02	2006-06-21	DR-1651-OH	Major disaster	Severe Storms, Tornadoes, Straight Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county	
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	
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	
2003-09-23	2003-08-14	EM-3187-OH	Emergency	Power Outage	Non-natural, not counted	\$27,637.11	
2000-08-21	2000-07-29	DR-1339-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1992-08-04	1992-07-12	DR-951-OH	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
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	
1974-05-31	1974-05-31	DR-436-OH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1973-04-27	1973-04-27	DR-377-OH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1972-11-24	1972-11-24	DR-362-OH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1969-07-15	1969-07-15	DR-266-OH	Major disaster	Tornadoes, Severe Storms & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded	
1965-04-14	1965-04-14	DR-191-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 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
Coastal Flooding	7	0	0	0	0	0	1996 to 2026-06-30	
Cold Wave	10	0	0	1	0	0	1996 to 2026-06-30	
Drought	5	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	201	6	1	12	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	7	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	52	0	2	3	7	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	378	9	14	50	1	0	1955 to 2026-06-30	Includes 38 High Wind and 4 Strong Wind records.

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
Tornado	12	0	0	2	4	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	38	0	0	3	2	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2019-07-02	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$5,000 property; \$0 crops (2019 dollars)	1, 0	CRESTVIEW	deaths or injuries recorded
2006-06-21	Flash Flood		\$42,000,000 property; crops not reported (2006 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2003-02-22	Heavy Snow		\$1,200,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone OHZ003 (LUCAS), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2002-01-30	Ice Storm		\$1,200,000 property; crops not reported (zone total, 2002 dollars)	0, 0	NWS zone OHZ003 (LUCAS), zone-level	B1-c worst recorded: Ice Storm
1999-07-01	Heat		damage not reported	0, 0	NWS zone OHZ003 (LUCAS), zone-level	B1-c worst recorded: Excessive Heat, Heat
1999-05-17	Lightning		\$150,000 property; crops not reported (1999 dollars)	0, 0	NEAPOLIS	B1-c worst recorded: Lightning
1997-01-10	Cold/Wind Chill		\$5,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone OHZ003 (LUCAS), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
1996-10-30	High Wind	59 kt (68 mph), measurement type not recorded	\$500,000 property; \$75,000 crops (zone total, 1996 dollars)	0, 0	NWS zone OHZ003 (LUCAS), zone-level	B1-c worst recorded: High Wind and Strong Wind
1991-03-27	Hail	3 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail
1990-06-03	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	3, 1	location not recorded	deaths or injuries recorded
1969-07-04	Thunderstorm Wind	90 kt (104 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1965-04-11	Tornado	F4, 5.6 mi path length (whole path, pre-1996), 200 yd wide	\$25,000,000 property; crops not recorded (1965 dollars)	16, 207	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (714 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
Coastal Flooding	0.014	events per year at a location (modeled)	about 0.014 per year at a given location in the county	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Cold Wave	4.37	event-days per year	about 4.37 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	83	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.18	event-days per year	about 0.18 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	35	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0012	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.12%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.24	events per year	about 3.24 per year	Highly likely	FEMA annualized frequency (modeled)	162.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.26	event-days per year	about 3.26 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	54	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0127	events per year	about 1 in 79 years	Possible	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	1.31	event-days per year	about 1.31 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	68	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.75	event-days per year	about 1.75 days per year	Likely	Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%)	49	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.06	events per year (modeled)	about 1 in 17 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	38.6	days per year with a strike	about 38.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.22	events per year	about 4.22 per year	Highly likely	FEMA annualized frequency (modeled)	119	1986 to 2023 (38 years)	countywide	
Tornado	0.275	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)			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
Wildfire	0.0000123	annual probability at a location	chance a given location in the county burns in a year: 0.00123%		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	9.16	event-days per year	about 9.16 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	174	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	57	30	1.9
Hail	2.00 in+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	218	30	7.27
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	38	30	1.27
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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	
Coastal Flooding	46 of 168	68.1	73.3	88.7	Relatively Low 9, Very Low 37, No Rating 122
Cold Wave	168 of 168	26.8	45.1	67.6	Relatively Moderate 70, Relatively Low 98
Drought	2 of 168	76.9	85.1	93.3	Relatively Moderate 1, Very Low 1, No Rating 166
Earthquake	168 of 168	12.8	39.6	73.3	Relatively Low 76, Very Low 92
Hail	168 of 168	37.4	65.5	86.2	Relatively Moderate 60, Relatively Low 108
Heat Wave	168 of 168	4.4	14.1	36.2	Relatively Low 68, Very Low 100
Hurricane	168 of 168	21.2	31.3	41.7	Very Low 168
Ice Storm	168 of 168	24.3	65.5	90.7	Relatively High 1, Relatively Moderate 64, Relatively Low 101, Very Low 2
Inland Flooding	168 of 168	1.3	24.4	92.6	Relatively High 6, Relatively Moderate 25, Relatively Low 91, Very Low 46
Landslide	159 of 168	8.8	33.8	78.7	Very Low 159, No Rating 9
Lightning	168 of 168	13.6	33.8	58.7	Relatively Moderate 13, Relatively Low 144, Very Low 11
Strong Wind	168 of 168	23.0	47.2	72.2	Relatively Moderate 43, Relatively Low 125
Tornado	168 of 168	37.2	58.9	83.4	Relatively High 11, Relatively Moderate 103, Relatively Low 54
Tsunami	0 of 168				Insufficient Data 168
Wildfire	145 of 168	18.7	35.5	62.9	Very Low 145, No Rating 23
Winter Weather	168 of 168	22.5	39.1	66.9	Relatively Moderate 32, Relatively Low 136

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
Lucas County	County	Approved, expires 2029-09-16	FMA RL 0, SRL 1; any 12	\$405,668.47	0 total; 0 since its plan	Includes \$405,668.47 for declarations not counted as hazard incidents (DR-4507-OH, EM-3187-OH).
Berkey village	Village	Plan 110151 approved 2024-09-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; no approved plan	
Holland village	Village	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	26 total; 2 since its plan	
Maumee city	City	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	\$6,880.92	50 total; 0 since its plan	Includes \$6,880.92 for declarations not counted as hazard incidents (EM-3187-OH).
Oregon city	City	Approved, expires 2029-09-16	FMA RL 0, SRL 1; any 13	\$14,439.70	15 total; 0 since its plan	Includes \$14,439.70 for declarations not counted as hazard incidents (DR-4507-OH, EM-3187-OH).
Ottawa Hills village	Village	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 0 since its plan	
Swanton village	Village	Approved, expires 2031-02-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	Also approved under plan 110151 (Lucas County 2024 Hazard Mitigation Plan, expires 2029-09-16). 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.
Sylvania city	City	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	36 total; 5 since its plan	
Toledo city	City	Approved, expires 2029-09-16	FMA RL 0, SRL 6; any 54	\$16,680.93	134 total; 2 since its plan	Includes \$16,680.93 for declarations not counted as hazard incidents (EM-3187-OH).
Waterville city	City	Approved, expires 2029-09-16	FMA RL 0, SRL 1; any 4	no Public Assistance recorded	21 total; 0 since its plan	
Whitehouse village	Village	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	20 total; 0 since its plan	
Sylvania township	Township	Approved, expires 2029-09-16		no Public Assistance recorded	36 total; 5 since its plan	No NFIP community ID on this jurisdiction's plan row.

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <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 2024-09-17 <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
Coastal Flooding	\$9,572,711,498	n/a	14,955	\$25,117	n/a	\$2,686	0.000262%				
Cold Wave	\$94,368,257,703	\$65,236,861	431,225	\$15,895	\$10,557	\$7,512,760	under 0.0001%				
Drought	n/a	\$4,358,863	n/a	n/a	\$54,868	n/a	1.26% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$168,327,264,665	n/a	431,279	\$2,871,876	n/a	\$733,553	0.00171%				
Hail	\$94,368,260,225	\$65,236,861	431,225	\$3,158,380	\$15,987	\$24,408	0.00335%	\$0			
Heat Wave	\$94,368,257,703	\$65,236,861	431,225	\$23,815	\$1	\$1,878,005	under 0.0001%				
Hurricane	\$94,055,629,881	\$65,236,861	429,118	\$127,465	\$4,206	\$1,526	0.000136%				
Ice Storm	\$94,322,082,360	n/a	430,912	\$1,668,398	n/a	\$8,213	0.00177%		\$0		
Inland Flooding	\$94,269,613,710	\$8,523,818	9,665	\$71,318,049	\$926	\$175,160	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	\$411,463,617	n/a	1,369	\$311	n/a	\$185	under 0.0001%				
Lightning	\$94,368,260,225	n/a	431,225	\$138,503	n/a	\$997,887	0.000147%				
Strong Wind	\$94,368,260,225	\$65,236,861	431,225	\$913,208	\$27,736	\$1,778,843	0.000968%	\$22,200			
Tornado	\$94,368,260,225	\$65,236,861	431,225	\$9,876,831	\$447	\$7,655,660	0.0105%				

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 2024-09-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$17,143,828,629	\$12,221,290	75,495	\$17,498	\$1	\$1,630	0.000102%				
Winter Weather	\$94,368,257,703	\$65,236,861	431,225	\$223,002	\$197	\$60,953	0.000236%				

Totals since 2024-09-17 (Storm Events through 2026-06-30): 15 county-coded records, 15 with a damage value recorded (including \$0), \$22,200; 1 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	431,225
Building value (total, not at risk)	\$94,368,260,225
Agriculture value (total, not at risk)	\$65,236,861
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$90,493,275
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)	\$20,831,469
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	9
Repetitive loss, NFIP insurance definition	84	Severe repetitive loss, NFIP insurance definition	8

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	0	9	84	8	85	0	22
of which: Lucas County (unincorporated area)	0	1	12	1	12	0	5
of which: Oregon city	0	1	12	0	13	0	2
of which: Jerusalem township (community ID not in plan data)	0	0	1	0	1	0	0
of which: Waterville village	0	1	4	1	4	0	1
of which: Toledo city	0	6	54	6	54	0	14
of which: Unknown (community ID Unknown in FEMA data)	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>
Lucas County	390359	0	1	12	1	12	0	5
Berkey village	390901	0	0	0	0	0	0	0
Holland village	390659	0	0	0	0	0	0	0
Maumee city	390360	0	0	0	0	0	0	0
Oregon city	390361	0	1	12	0	13	0	2
Ottawa Hills village	390362	0	0	0	0	0	0	0
Swanton village	390632	0	0	0	0	0	0	0
Sylvania city	390364	0	0	0	0	0	0	0
Toledo city	395373	0	6	54	6	54	0	14
Waterville city	390637	0	1	4	1	4	0	1
Whitehouse village	390639	0	0	0	0	0	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	0	8	76	7	77	0	21
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	2	0	2	0	1
non-residential	0	1	6	1	6	0	0
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 84 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)
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 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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 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_Gaz_cousubs_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_Gaz_unsd_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_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)
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What this packet is and what the plan adds

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

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

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

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