

Montgomery County, OH

Risk-assessment baseline packet

Unit **County area 39113** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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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 2030-02-04	Plan	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)
Approved	2025-02-05	Expires	2030-02-04
As of	2026-09-28	Days	1,225 days to expiry

What changed since your last plan (approved 2025-02-05)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	67 (data through 2026-06-30)
Repetitive loss now	FMA RL 4, SRL 3 (44 CFR 77.2); any definition: 20	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: 31 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
Montgomery County	County	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		
Brookville city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Carlisle village	Village	Approved, expires 2030-11-16	Warren County 2025 Hazard Mitigation Plan (FEMA plan 111229)	2025-11-17	2030-11-16	1,510		member approved 2025-12-10
Centerville city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Clayton city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		
Dayton city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-12-10
Englewood city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		
Farmersville village	Village	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Germantown city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Huber Heights city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-06-25
Kettering city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-06-25
Miamisburg city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		
Moraine city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
New Lebanon village	Village	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-06-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Oakwood city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		Also approved under plan 108517 (Cuyahoga County 2022 Hazard Mitigation Plan, expires 2027-09-15). 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.
Phillipsburg village	Village	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-12-10
Riverside city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Trotwood city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Union city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		
Vandalia city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
West Carrollton city	City	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Butler township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clay township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
German township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Harrison township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Jackson township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Jefferson township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Miami township	Township	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-12-10
Perry township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Washington township	Township	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2025-04-14
Miami Conservancy Dist	Conservation District	Approved, expires 2030-02-04	Montgomery County 2025 Hazard Mitigation Plan (FEMA plan 110353)	2025-02-05	2030-02-04	1,225		member approved 2026-01-20

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	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
1	Inland Flooding	Relatively High	Relatively High	\$78,881,183	\$91,611	\$619,994	\$79,592,789	126		
2	Cold Wave	Relatively High	Relatively High	\$14,370	\$74,471	\$10,809,892	\$10,898,733	4		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.

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	Tornado	Relatively High	Relatively High	\$3,536,197	\$900	\$5,035,598	\$8,572,695	15		
4	Earthquake	Relatively Moderate	Relatively Moderate	\$4,142,836		\$1,858,187	\$6,001,023			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
5	Strong Wind	Relatively High	Relatively High	\$2,637,981	\$1,094	\$1,676,256	\$4,315,331	402		Includes 21 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Hail	Relatively High	Relatively High	\$3,090,651	\$13,294	\$97,857	\$3,201,803	173		
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$43,624	\$2	\$2,579,501	\$2,623,126	8		
8	Ice Storm	Very High	Very High	\$1,654,556		\$205,746	\$1,860,301	5		
9	Lightning	Relatively High	Relatively High	\$86,017		\$1,408,781	\$1,494,798	3		
10	Winter Weather	Relatively High	Relatively High	\$194,167	\$376	\$285,882	\$480,426	157		
11	Hurricane	Very Low	Very Low	\$62,845	\$2,520	\$633	\$65,999	0		Declared 1 time; no Storm Events record of this type.
12	Wildfire	Very Low	Very Low	\$28,622	\$7	\$3,059	\$31,688	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	Very Low	Very Low		\$15,728		\$15,728	2		
14	Landslide	Relatively Low	Very Low	\$1,873		\$2,105	\$3,978	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.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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
	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 156
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 156
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	46 of 156
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.	156 of 156
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
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.	156 of 156
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
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.	156 of 156
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.	155 of 156
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156
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.	156 of 156
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 156
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 156
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.	151 of 156
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	156 of 156

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	3, 1996 to 2022 (3 zone-level)	1 day to 5 days (median 3 days); 3 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, zone-level		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 OHZ061 (MONTGOMERY), 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).
Hail	hail size (inches)	207, 1956 to 2025	0.75 in to 3 in (median 0.88 in); 206 with a recorded value	3 in hail, 2011-05-25	Hail, 2001-04-09, \$70,000,000 property; crops not reported (2001 dollars)	Event records naming member places: Vandalia city (16 records), Dayton city (15 records), Huber Heights city (13 records), Centerville city (11 records), Miamisburg city (11 records), Englewood city (9 records), Kettering city (9 records), Brookville city (8 records), Germantown city (8 records), New Lebanon village (8 records); and 9 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	8, 1999 to 2019 (8 zone-level)	2 days to 12 days (median 5 days); 5 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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)	5, 1996 to 2018 (5 zone-level)		No damage reported in 5 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)	126, 1996 to 2026 (23 zone-level)		Flash Flood, 2014-06-20, \$200,000 property; \$0 crops (2014 dollars)		Event records naming member places: Dayton city (15 records), Moraine city (6 records), Huber Heights city (4 records), Miamisburg city (4 records), Brookville city (3 records), Centerville city (3 records), Kettering city (3 records), Oakwood city (3 records), Clayton city (2 records), Englewood city (2 records); and 7 more member places (see the XLSX file). Zone-level records (23) 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)	3, 2001 to 2015		Lightning, 2001-06-12, \$100,000 property; crops not reported (2001 dollars)		Event records naming member places: Dayton city (2 records), Kettering city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	24, 1996 to 2026 (24 zone-level)	35 kt (40 mph) to 67 kt (77 mph) (median 52.5 kt (60 mph)); 24 with a recorded value	67 kt (77 mph) measured gust, High Wind, 2026-03-13; NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties	High Wind, 2008-09-14, \$63,700,000 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)	476, 1956 to 2026	40 kt (46 mph) to 76 kt (87 mph) (median 50 kt (58 mph)); 402 with a recorded value	76 kt (87 mph), measurement type not recorded, Thunderstorm Wind, 1997-03-28	Thunderstorm Wind, 1996-04-29, \$300,000 property; crops not reported (1996 dollars)	Event records naming member places: Dayton city (41 records), Germantown city (20 records), Vandalia city (18 records), Centerville city (17 records), Miamisburg city (17 records), Englewood city (16 records), Kettering city (15 records), Trotwood city (11 records), Brookville city (9 records), Huber Heights city (9 records); and 10 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	22, 1960 to 2025	F/EF0 to F/EF4 (median F/EF1); 22 with a recorded value	EF4 tornado, 2019-05-27, 18.17 mi within this county, 1,050 yd wide, \$500,000,000 property; \$0 crops (2019 dollars), 166 direct injuries		Event records naming member places: Phillipsburg village (2 records), Centerville city (1 record), Miamisburg city (1 record), Vandalia city (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.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	157, 1996 to 2026 (157 zone-level)		Winter Storm, 1996-01-06, \$500,000 property; crops not reported, reported for the zone (1996 dollars), 1 direct death (reported for the zone); NWS zone OHZ061 (MONTGOMERY), 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 rows

13

Counted incidents

7

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	\$116,565,284.45		
2020-03-13	2020-01-20	EM-3457-OH	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4507
2019-06-18	2019-05-27	DR-4447-OH	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDE	Tornado (primary); also designated: Inland Flooding, Landslide, Strong Wind	\$7,009,454.55		
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		
2008-10-24	2008-09-14	DR-1805-OH	Major disaster	SEVERE WIND STORM ASSOCIATED WITH TROPICAL DEPRESSION IKE	Hurricane; Strong Wind	\$6,369,982.32		
2005-09-13	2005-08-29	EM-3250-OH	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$6,720		
2005-02-15	2004-12-22	DR-1580-OH	Major disaster	SEVERE WINTER STORMS, FLOODING, AND MUDSLIDES	Inland Flooding; Landslide; Winter Weather	\$1,048,955.98		
2005-01-11	2004-12-22	EM-3198-OH	Emergency	SNOW	Winter Weather	\$1,200,029.20		same incident as DR-1580
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	\$2,147.25		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2003-03-14	2003-02-14	DR-1453-OH	Major disaster	SEVERE WINTER STORM AND RECORD/NEAR RECORD SNOW	Winter Weather	\$833,364.06		
1989-06-10	1989-05-23	DR-831-OH	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		
1978-01-26	1978-01-26	EM-3055-OH	Emergency	BLIZZARDS & SNOWSTORMS	Winter Weather	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 filed under this county for declarations that do not list it: 1 row, \$31,161.14

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1343-OH	2000-09-26	SEVERE STORMS AND TORNADO	Miami Valley Fire & Emergency Medical Services Alliance	\$31,161.14

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

SOURCES

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

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 <i>federal share obligated, nominal dollars</i>	Why not placed
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	4	0	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.

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
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	207	5	1	11	0	0	1955 to 2026-06-30	
Heat Wave	8	0	0	0	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	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	126	16	0	18	4	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	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	500	36	13	76	2	0	1955 to 2026-06-30	Includes 21 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	22	1	1	2	1	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
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	157	9	5	23	3	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
2026-03-13	High Wind	67 kt (77 mph) measured gust	damage not reported	0, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-11-15	High Wind	57 kt (66 mph) measured gust	\$50,000 property; crops not reported, reported for the zone (2020 dollars)	1, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2019-05-27	Tornado	EF4, 18.17 mi within this county, 1,050 yd wide	\$500,000,000 property; \$0 crops (2019 dollars)	0, 166	PYRMONT to EASTVIEW		B1-c worst recorded: Tornado
2014-06-20	Flash Flood		\$200,000 property; \$0 crops (2014 dollars)	0, 0	SINGING HILLS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-05-25	Hail	3 in	\$10,000 property; \$0 crops (2011 dollars)	0, 2	MIAMISBURG		B1-c worst recorded: Hail
2007-04-06	Frost/Freeze		\$0 property; \$540,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2001-06-12	Lightning		\$100,000 property; crops not reported (2001 dollars)	0, 0	DAYTON		B1-c worst recorded: Lightning
1999-07-20	Heat		damage not reported	0, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1997-03-28	Thunderstorm Wind	76 kt (87 mph), measurement type not recorded	damage not reported	0, 0	BROOKVILLE		B1-c worst recorded: Thunderstorm Wind
1996-04-29	Thunderstorm Wind	speed not recorded	\$300,000 property; crops not reported (1996 dollars)	1, 0	COUNTYWIDE		deaths or injuries recorded
1996-02-01	Cold/Wind Chill		\$100,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1996-01-06	Winter Storm		\$500,000 property; crops not reported, reported for the zone (1996 dollars)	1, 0	NWS zone OHZ061 (MONTGOMERY), zone-level: may include parts of neighboring counties		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,034 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	4.16	event-days per year	about 4.16 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.16 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 3 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.
Drought	0.353	event-days per year	about 0.353 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	28	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00161	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.161%			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	3.51	events per year	about 3.51 per year	Highly likely	FEMA annualized frequency (modeled)	133.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.05	event-days per year	about 5.05 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	56	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 5.05 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 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.
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.

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
Ice Storm	1.15	event-days per year	about 1.15 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	78	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.15 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	2.39	event-days per year	about 2.39 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	67	1996 to 2023 (28 years)	see B1-f	
Landslide	0.118	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	46.9	days per year with a strike	about 46.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.42	events per year	about 2.42 per year	Highly likely	FEMA annualized frequency (modeled)	92	1986 to 2023 (38 years)	countywide	
Tornado	0.313	events per year	about 1 in 3 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	0.0000221	annual probability at a location	chance a given location in the county burns in a year: 0.00221%		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	11.3	event-days per year	about 11.3 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	214	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
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	73	30	2.43
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	330	30	11
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	39	30	1.3
Tornado	EF0-1	1996 to 2025	12	30	0.4
Tornado	EF2-3	1996 to 2025	2	30	0.0667

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 156				Not Applicable 156	
Coastal Flooding	0 of 156				Not Applicable 156	
Cold Wave	156 of 156	15.6	57.1	80.9	Relatively High 2, Relatively Moderate 114, Relatively Low 39, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	46 of 156	66.8	72.5	84.8	Relatively Low 4, Very Low 42, No Rating 110	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	156 of 156	6.0	48.2	85.7	Relatively Moderate 1, Relatively Low 103, Very Low 52	
Hail	156 of 156	24.0	66.4	90.4	Relatively High 1, Relatively Moderate 57, Relatively Low 97, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	156 of 156	1.6	23.0	54.5	Relatively Low 104, Very Low 52	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	156 of 156	14.3	27.2	39.6	Very Low 156	
Ice Storm	156 of 156	7.5	70.1	93.9	Relatively High 3, Relatively Moderate 79, Relatively Low 72, 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.
Inland Flooding	156 of 156	0.6	30.7	98.7	Very High 2, Relatively High 13, Relatively Moderate 34, Relatively Low 59, Very Low 48	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Landslide	155 of 156	10.7	50.3	90.9	Relatively Low 7, Very Low 148, No Rating 1	
Lightning	156 of 156	0.4	43.2	75.0	Relatively Moderate 57, Relatively Low 95, Very Low 4	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	156 of 156	10.0	60.4	90.7	Relatively High 10, Relatively Moderate 97, Relatively Low 48, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	156 of 156	3.6	44.8	67.6	Relatively Moderate 35, Relatively Low 119, Very Low 2	
Tsunami	0 of 156				Not Applicable 156	
Volcanic Activity	0 of 156				Not Applicable 156	
Wildfire	151 of 156	18.6	41.1	71.2	Relatively Low 1, Very Low 150, No Rating 5	
Winter Weather	156 of 156	15.9	51.3	78.6	Relatively Moderate 99, Relatively Low 56, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Montgomery County	County	Approved, expires 2030-02-04	FMA RL 3, SRL 1; any 11	\$2,175,255.68	0; 0	Includes \$1,089,244.67 for declarations not counted as hazard incidents (DR-4507-OH).
Brookville city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 1	\$320,258.55	20; 0	
Carlisle village	Village	Approved, expires 2030-11-16	FMA RL 0, SRL 0; any 0	none found	2; 0	
Centerville city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$358,549.07	32; 4	
Clayton city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 1; any 1	\$323,627.53	9; 1	
Dayton city	City	Approved, expires 2030-02-04	FMA RL 1, SRL 1; any 3	\$4,764,401.69	73; 3	

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>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Englewood city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$96,315.78	27; 1	
Farmersville village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$31,687.41	7; 0	
Germantown city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$37,986.24	30; 3	
Huber Heights city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 1	\$268,889.72	26; 1	
Kettering city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 2	\$1,233,169.88	28; 0	Includes \$106,067.07 for declarations not counted as hazard incidents (DR-4507-OH).
Miamisburg city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$444,092.12	33; 4	Includes \$53,364.63 for declarations not counted as hazard incidents (DR-4507-OH).
Moraine city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$370,233.32	17; 1	
New Lebanon village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$14,171.28	14; 1	
Oakwood city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$351,446.67	13; 1	Also approved under plan 108517 (Cuyahoga County 2022 Hazard Mitigation Plan, expires 2027-09-15). 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.
Phillipsburg village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$6,459.64	3; 0	
Riverside city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$168,359.16	10; 0	
Trotwood city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 1	\$998,012.15	17; 1	
Union city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$111,828.41	11; 2	
Vandalia city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$231,370.86	35; 0	
West Carrollton city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$187,039.35	10; 0	Includes \$27,727.70 for declarations not counted as hazard incidents (DR-4507-OH).
Butler township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$243,116.61	0; no approved plan	No NFIP community ID on this member's plan row.
Clay township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$12,026.65	0; no approved plan	No NFIP community ID on this member's plan row.

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
German township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$27,423.62	0; no approved plan	No NFIP community ID on this member's plan row.
Harrison township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$2,133,085.41	0; no approved plan	No NFIP community ID on this member's plan row.
Jackson township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$55,781.11	0; no approved plan	No NFIP community ID on this member's plan row.
Jefferson township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$8,086.50	0; no approved plan	No NFIP community ID on this member's plan row.
Miami township	Township	Approved, expires 2030-02-04		\$179,291.19	0; 0	No NFIP community ID on this member's plan row.
Perry township	Township	Plan 110353 approved 2025-02-05, pending adoption here; not yet eligible		\$11,428.38	0; no approved plan	No NFIP community ID on this member's plan row.
Washington township	Township	Approved, expires 2030-02-04		\$758,186.13	0; 0	No NFIP community ID on this member's plan row. Includes \$128,095.15 for declarations not counted as hazard incidents (DR-4507-OH).

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 2025-02-05 <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	\$111,640,246,168	\$101,326,499	537,192	\$14,370	\$74,471	\$10,809,892	under 0.0001%				
Drought		\$15,347,440			\$15,728		0.102% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$196,350,056,094		537,309	\$4,142,836		\$1,858,187	0.00211%				
Hail	\$111,640,358,401	\$101,326,499	537,193	\$3,090,651	\$13,294	\$97,857	0.00277%	\$0			
Heat Wave	\$111,640,246,168	\$101,326,499	537,192	\$43,624	\$2	\$2,579,501	under 0.0001%				
Hurricane	\$111,379,003,150	\$97,813,104	535,500	\$62,845	\$2,520	\$633	under 0.0001%				
Ice Storm	\$111,640,165,799		537,191	\$1,654,556		\$205,746	0.00148%				
Inland Flooding	\$111,486,573,632	\$4,518,214	8,224	\$78,881,183	\$91,611	\$619,994	n/a (see note)	\$48,000			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	\$1,006,507,767		4,191	\$1,873		\$2,105	0.000186%				
Lightning	\$111,640,358,401		537,193	\$86,017		\$1,408,781	under 0.0001%				
Strong Wind	\$111,640,358,401	\$101,326,499	537,193	\$2,637,981	\$1,094	\$1,676,256	0.00236%	\$83,500			
Tornado	\$111,640,358,401	\$101,326,499	537,193	\$3,536,197	\$900	\$5,035,598	0.00317%	\$20,000			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$24,639,063,998	\$32,075,628	112,039	\$28,622	\$7	\$3,059	0.000116%				
Winter Weather	\$111,640,246,168	\$101,326,499	537,192	\$194,167	\$376	\$285,882	0.000174%				

Totals since 2025-02-05 (Storm Events through 2026-06-30): 54 county-coded records, 54 with a damage value recorded (including \$0), \$151,500; 13 zone-level records, 0 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	537,193
Building value (total, not at risk)	\$111,640,358,401
Agriculture value (total, not at risk)	\$101,326,499
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$94,574,925
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)	\$24,583,491
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively 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)	4	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	19	Severe repetitive loss, NFIP insurance definition	2

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	4	3	19	2	20	1	2
BROOKVILLE, CITY OF	0	0	1	0	1	0	1
DAYTON, CITY OF	1	1	3	1	3	0	0
KETTERING, CITY OF	0	0	2	0	2	0	0
TROTWOOD, CITY OF	0	0	1	0	1	0	0
MONTGOMERY COUNTY *	3	1	10	0	11	1	1
CLAYTON, CITY OF	0	1	1	1	1	0	0
HUBER HEIGHTS, CITY OF	0	0	1	0	1	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
Montgomery County	390775	3	1	10	0	11	1	1	
Brookville city	390407	0	0	1	0	1	0	1	
Carlisle village	390606	0	0	0	0	0	0	0	
Centerville city	390408	0	0	0	0	0	0	0	
Clayton city	390821	0	1	1	1	1	0	0	
Dayton city	390409	1	1	3	1	3	0	0	
Englewood city	390828	0	0	0	0	0	0	0	
Farmersville village	395436	0	0	0	0	0	0	0	
Germantown city	390411	0	0	0	0	0	0	0	
Huber Heights city	390884	0	0	1	0	1	0	0	
Kettering city	390412	0	0	2	0	2	0	0	
Miamisburg city	390413	0	0	0	0	0	0	0	
Moraine city	390414	0	0	0	0	0	0	0	
New Lebanon village	395435	0	0	0	0	0	0	0	
Oakwood city	390415	0	0	0	0	0	0	0	
Phillipsburg village	395434	0	0	0	0	0	0	0	
Riverside city	390416	0	0	0	0	0	0	0	
Trotwood city	390417	0	0	1	0	1	0	0	
Union city	390704	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
Vandalia city	390418	0	0	0	0	0	0	0	
West Carrollton city	390419	0	0	0	0	0	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	4	3	19	2	20	1	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 16 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>
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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_39113. Preview: automated baseline.