

Davidson County, TN

Risk-assessment baseline packet

County FIPS: 47037 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 2031-06-03. Plan: Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902), approved 2026-06-04.

Since the plan was approved on 2026-06-04: no new hazard declaration and 0 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 (\$160,328,176 a year), Earthquake (\$57,883,811) and Tornado (\$23,591,585).

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; 47037 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 2031-06-03	Plan:	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)
Approved:	2026-06-04	Days to expiry:	1,707

Plan clock from the consolidated city-county government plan (Nashville-Davidson metropolitan government). FEMA plan data has no separate county-level row for this county.

What changed since your last plan (approved 2026-06-04)

New federal declarations:	none	Storm Events records since approval:	0 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 40, SRL 64 (44 CFR 77.2); any definition: 355	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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Nashville-Davidson metropolitan government	Consolidated Government	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,707		
Belle Meade city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,707		this jurisdiction approved 2026-07-21
Berry Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902), pending adoption here	2026-06-04 by FEMA; not yet adopted here	2031-06-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Forest Hills city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,707		this jurisdiction approved 2026-07-21
Goodlettsville city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,707		Also approved under plan 109121 (Sumner County, expires 2028-12-19). 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 2026-07-27
Oak Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902), pending adoption here	2026-06-04 by FEMA; not yet adopted here	2031-06-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Trevecca Nazarene University	College/University	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,707		this jurisdiction approved 2026-07-21

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

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	\$152,139,481	\$1,109	\$8,187,586	\$160,328,176	170	
2	Earthquake	Relatively High	Relatively High	\$33,071,091	n/a	\$24,812,721	\$57,883,811		Storm Events does not record earthquakes.
3	Tornado	Relatively High	Relatively High	\$12,734,854	\$1,004	\$10,855,728	\$23,591,585	42	
4	Cold Wave	Relatively High	Relatively High	\$39,058	\$3,701	\$7,465,777	\$7,508,536	2	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$5,439	\$19	\$6,489,015	\$6,494,473	8	
6	Strong Wind	Relatively High	Relatively High	\$1,644,790	\$2,181	\$2,349,623	\$3,996,594	888	Includes 8 High Wind and 30 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hail	Relatively Moderate	Relatively Moderate	\$1,424,445	\$290	\$30,147	\$1,454,883	235	
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$323,823	n/a	\$93,466	\$417,289	1	
9	Lightning	Relatively Low	Relatively Low	\$120,619	n/a	\$150,379	\$270,997	47	
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$68,485	under \$1	\$164,911	\$233,397	70	
11	Hurricane	Very Low	Very Low	\$102,800	\$1,360	\$2,647	\$106,808	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$65,163	\$2	\$6,427	\$71,591	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	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
13	Drought	Very Low	Very Low	n/a	\$15,712	n/a	\$15,712	29	
14	Landslide	Relatively Low	Very Low	\$3,670	n/a	\$1,814	\$5,485	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 and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 159 (Relatively High, 95.7); tract 167 (Relatively High, 93.6); tract 165 (Relatively High, 91.1)
Hurricane	tract 165 (Very Low, 40.4); tract 156.30 (Very Low, 40.2); tract 159 (Very Low, 40.2)
Landslide	tract 102.02 (Relatively Low, 92.0); tract 183.03 (Relatively Low, 90.9); tract 131 (Relatively Low, 90.6)
Tornado	tract 159 (Relatively High, 88.6); tract 165 (Relatively High, 87.7); tract 110.01 (Relatively High, 85.5)
Wildfire	tract 186.02 (Relatively Low, 74.1); tract 101.04 (Relatively Low, 72.6); tract 191.19 (Relatively Low, 71.2)

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 159 is Census Tract 159). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2018 to 2022 (2 zone-level)	1 day to 4 days (median 2.5 days); 2 with a recorded value	4 consecutive days, 2018-01-01 to 2018-01-04, 1 direct death, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	29 records, 2007 to 2026 (29 zone-level)	7 days to 214 days (median 52 days); 12 with a recorded value	214 days (7 months), 2007-05-01 to 2007-11-30, a run of 7 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	275 records, 1955 to 2025	0.75 in to 4.5 in (median 0.88 in); 275 with a recorded value	4.5 in hail, 1985-06-04	Hail, 2012-03-02, \$25,000,000 property; crops not reported (2012 dollars)	Event records naming jurisdictions in the plan: Goodlettsville city (18 records), Oak Hill city (8 records), Belle Meade city (7 records), Berry Hill city (6 records), Forest Hills city (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	8 records, 2010 to 2025 (8 zone-level)	1 day to 4 days (median 1 day); 7 with a recorded value	4 consecutive days, 2022-06-13 to 2022-06-16, zone-level	Excessive Heat, 2010-08-04, \$100,000 property; \$0 crops (zone total, 2010 dollars)	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)	1 record, 2013 (1 zone-level)		Ice Storm, 2013-01-15, \$5,000 property; crops not reported (2013 dollars); NWS zone TNZ027		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	170 records, 1996 to 2025 (1 zone-level)		Flood, 2010-05-01, \$1,500,000,000 property; \$1,000 crops (2010 dollars), 10 direct deaths		Event records naming jurisdictions in the plan: Goodlettsville city (12 records), Berry Hill city (7 records), Belle Meade city (5 records), Oak Hill city (3 records), Forest Hills city (1 record). Zone-level records (1) 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)	47 records, 1997 to 2025		Lightning, 2014-10-08, \$500,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Belle Meade city (3 records), Forest Hills city (3 records), Oak Hill city (3 records), Berry Hill city (2 records), Goodlettsville city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	38 records, 2001 to 2025 (38 zone-level)	35 kt (40 mph) to 57 kt (66 mph) (median 43 kt (49 mph)); 38 with a recorded value	57 kt (66 mph) measured gust, High Wind, 2023-03-03; NWS zone TNZ027		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	971 records, 1957 to 2026	30 kt (35 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 872 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1986-07-26	Thunderstorm Wind, 2020-05-03, \$7,580,000 property; \$0 crops (2020 dollars)	Event records naming jurisdictions in the plan: Oak Hill city (43 records), Belle Meade city (24 records), Berry Hill city (24 records), Goodlettsville city (24 records), Forest Hills city (4 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	53 records, 1952 to 2026	F/EF0 to F/EF3 (median F/EF1); 53 with a recorded value	EF3 tornado, 2020-03-03, 21.49 mi within this county, 1,150 yd wide, \$1,090,000,000 property; \$0 crops (2020 dollars), 2 direct deaths, 170 direct injuries		Event records naming jurisdictions in the plan: Goodlettsville city (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	70 records, 1996 to 2026 (70 zone-level)		Heavy Snow, 2010-01-29, \$250,000 property; crops not reported (2010 dollars); NWS zone TNZ027	Winter Storm, 2015-02-16, \$250,000 property; \$0 crops (zone total, 2015 dollars)	Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 28 declarations covering 22 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>	Flags	Notes
2026-02-06	2026-01-22	DR-4898-TN	Major disaster	Severe Winter Storm	Winter Weather	\$36,389,562.66	in the 12 months before plan approval; within last 5 years	
2026-01-24	2026-01-22	EM-3635-TN	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4898
2025-06-19	2025-04-02	DR-4878-TN	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$3,191,458.62	in the 12 months before plan approval; within last 5 years	
2025-04-02	2025-04-02	EM-3625-TN	Emergency	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded	within last 5 years	same incident as DR-4878
2023-12-13	2023-12-09	DR-4751-TN	Major disaster	Severe Storms and Tornadoes	Tornado	\$7,621,738.53	within last 5 years	
2023-05-17	2023-03-01	DR-4712-TN	Major disaster	Severe Storms, Straight-Line Winds, and Tornado	Strong Wind; Tornado	\$9,007,009.66	within last 5 years	
2023-03-08	2022-12-22	DR-4691-TN	Major disaster	Severe Winter Storm	Winter Weather (primary); also designated: Cold Wave, Ice Storm	\$2,778,050.12	within last 5 years	
2022-01-14	2021-12-10	DR-4637-TN	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Tornado (primary); also designated: Strong Wind	\$3,427,092.58	within last 5 years	
2021-05-08	2021-03-25	DR-4601-TN	Major disaster	Severe Storms, Tornadoes, and Flooding	Tornado (primary); also designated: Inland Flooding	\$7,683,573.28		
2021-01-05	2020-12-25	EM-3552-TN	Emergency	Explosion	Non-natural, not counted	no Public Assistance recorded		
2020-07-09	2020-05-03	DR-4550-TN	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$8,646,121.71		
2020-04-02	2020-01-20	DR-4514-TN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$143,196,249.04		
2020-03-13	2020-01-20	EM-3473-TN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4514
2020-03-05	2020-03-03	DR-4476-TN	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$41,260,169.15		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2015-04-02	2015-02-15	DR-4211-TN	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$449,514.35		
2011-05-09	2011-04-04	DR-1978-TN	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$1,631,589.48		
2010-05-04	2010-04-30	DR-1909-TN	Major disaster	Severe Storms, Flooding, Straight-Line Winds, and Tornadoes	Inland Flooding; Strong Wind; Tornado	\$133,076,537.20		
2006-04-05	2006-04-02	DR-1634-TN	Major disaster	Severe Storms and Tornadoes	Tornado	\$4,595,871.86		
2005-09-05	2005-08-29	EM-3217-TN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$117,076.66		
2003-05-08	2003-05-04	DR-1464-TN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,488,070.84		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2000-06-12	2000-05-23	DR-1331-TN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,216,527.67		
1999-05-12	1999-05-05	DR-1275-TN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$2,547,688.86		
1998-04-20	1998-04-16	DR-1215-TN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1997-03-07	1997-02-28	DR-1167-TN	Major disaster	Heavy Rains, Tornadoes, Flooding, Hail, High Winds	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		
1994-02-28	1994-02-09	DR-1010-TN	Major disaster	Severe Winter Ice Storm,Flash Flooding	Ice Storm; Inland Flooding; Winter Weather	no Public Assistance recorded		
1979-05-07	1979-05-07	DR-585-TN	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county		
1975-03-22	1975-03-22	DR-459-TN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-04-04	1974-04-04	DR-424-TN	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		

School districts and special districts in this county: \$449,175.90 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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
1963-03-27	1963-03-27	DR-151-TN	Major disaster	Severe Storms & Flooding	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance filed under this county for declarations that do not list it: 5 rows, \$866,036.50

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4792-TN	2024-06-17	Severe Storms, Tornadoes, and Flooding	Goodlettsville, City of	\$264,201.11
DR-4609-TN	2021-08-23	Severe Storm and Flooding	Tennessee Board of Regents	\$359,014.68
DR-4594-TN	2021-04-21	Severe Winter Storms	Tennessee Board of Regents	\$92,887.15
DR-4320-TN	2017-06-23	Severe Storms, Straight-Line Winds, and Flooding	Tennessee Board of Regents	\$3,341.09
DR-1482-TN	2003-07-29	Severe Storms, High Winds, and Heavy Rain	Tennessee Board of Regents	\$146,592.47

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

Public Assistance not placed in any Tennessee county: 5 rows, \$12,113,670.26; listed on the Tennessee 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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	2	0	0	1	1	0	1996 to 2026-06-30	
Drought	29	0	4	14	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	275	0	2	32	0	0	1955 to 2026-06-30	
Heat Wave	8	0	2	5	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	1	0	0	0	3	0	1996 to 2026-06-30	

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
Inland Flooding	170	0	1	25	14	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	47	0	1	12	0	0	1996 to 2026-06-30	
Strong Wind	1,009	0	19	178	7	0	1955 to 2026-06-30	Includes 8 High Wind and 30 Strong Wind records.
Tornado	53	0	1	8	16	0	1950 to 2026-06-30	
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	70	0	1	10	3	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	Flags	Why listed
2023-12-09	Tornado	EF2, 7.76 mi within this county, 400 yd wide	\$10,000,000 property; \$0 crops (2023 dollars)	3, 21	MADISON to EDENWOLD	within last 5 years	deaths or injuries recorded
2023-03-03	High Wind	57 kt (66 mph) measured gust	\$20,000,000 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2022-06-13	Heat		\$0 property; \$0 crops (zone total, 2022 dollars)	0, 15	NWS zone TNZ027 (DAVIDSON), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2021-03-27	Flash Flood		\$20,000,000 property; \$0 crops (2021 dollars)	5, 0	STONE RIVER to UNA		deaths or injuries recorded
2020-03-03	Tornado	EF3, 21.49 mi within this county, 1,150 yd wide	\$1,090,000,000 property; \$0 crops (2020 dollars)	2, 170	SCOTTSBORO to STONE RIVER		B1-c worst recorded: Tornado
2018-01-01	Extreme Cold/ Wind Chill		property not reported; \$0 crops (zone total, 2018 dollars)	1, 0	NWS zone TNZ027 (DAVIDSON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2014-10-08	Lightning		\$500,000 property; \$0 crops (2014 dollars)	0, 0	INGLEWOOD		B1-c worst recorded: Lightning
2013-01-15	Ice Storm		\$5,000 property; crops not reported (zone total, 2013 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level		B1-c worst recorded: Ice Storm
2010-05-01	Flood		\$1,500,000,000 property; \$1,000 crops (2010 dollars)	10, 0	RURAL HILL to HERMITAGE		deaths or injuries recorded
2010-01-29	Heavy Snow		\$250,000 property; crops not reported (zone total, 2010 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1986-07-26	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1985-06-04	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,664 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.21	event-days per year	about 1.21 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	5.07	event-days per year	about 5.07 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	238	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00312	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.312%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.3	events per year	about 3.3 per year	Highly likely	FEMA annualized frequency (modeled)	125.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.79	event-days per year	about 4.79 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0131	events per year	about 1 in 76 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.686	event-days per year	about 0.686 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	47	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.79	event-days per year	about 3.79 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	106	1996 to 2023 (28 years)	see B1-f	
Landslide	0.829	events per year (modeled)	about 0.83 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	58.6	days per year with a strike	about 58.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.97	events per year	about 5.97 per year	Highly likely	FEMA annualized frequency (modeled)	228	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.433	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000187	annual probability at a location	chance a given location in the county burns in a year: 0.00187%		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	5.47	event-days per year	about 5.47 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	104	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	113	30	3.77
Hail	2.00 in+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	715	30	23.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	24	30	0.8
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	99	30	3.3
Tornado	EF0-1	1996 to 2025	33	30	1.1
Tornado	EF2-3	1996 to 2025	8	30	0.267
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	174 of 174	16.1	45.1	69.5	Relatively Moderate 72, Relatively Low 99, Very Low 3
Drought	19 of 174	67.9	76.3	84.8	Relatively Low 5, Very Low 14, No Rating 155
Earthquake	174 of 174	40.7	81.8	95.7	Relatively High 15, Relatively Moderate 120, Relatively Low 38, Very Low 1
Hail	174 of 174	11.5	50.2	77.0	Relatively Moderate 3, Relatively Low 159, Very Low 12
Heat Wave	174 of 174	1.8	47.8	77.6	Relatively Moderate 50, Relatively Low 119, Very Low 5
Hurricane	174 of 174	16.7	29.9	40.4	Very Low 174
Ice Storm	174 of 174	3.1	28.6	63.6	Relatively Low 58, Very Low 116
Inland Flooding	174 of 174	0.4	59.3	98.4	Very High 12, Relatively High 44, Relatively Moderate 53, Relatively Low 56, Very Low 9
Landslide	174 of 174	9.3	33.3	92.0	Relatively Low 10, Very Low 164
Lightning	174 of 174	1.2	9.8	22.1	Relatively Low 3, Very Low 171
Strong Wind	174 of 174	24.1	57.9	80.8	Relatively Moderate 105, Relatively Low 69

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	174 of 174	34.5	63.0	88.6	Relatively High 22, Relatively Moderate 132, Relatively Low 20
Wildfire	170 of 174	19.4	53.8	74.1	Relatively Low 6, Very Low 164, No Rating 4
Winter Weather	174 of 174	22.1	36.5	55.5	Relatively Moderate 13, Relatively Low 161

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
Nashville-Davidson metropolitan government	Consolidated Government	Approved, expires 2031-06-03	FMA RL 38, SRL 61; any 323	no Public Assistance recorded	0 total; 0 since its plan	
Belle Meade city	City	Approved, expires 2031-06-03	FMA RL 0, SRL 0; any 3	\$1,168,846.42	39 total; 0 since its plan	
Berry Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 5	no Public Assistance recorded	39 total; no approved plan	
Forest Hills city	City	Approved, expires 2031-06-03	FMA RL 0, SRL 1; any 5	\$3,139,887.53	10 total; 0 since its plan	
Goodlettsville city	City	Approved, expires 2031-06-03	FMA RL 1, SRL 0; any 18	\$3,734,871.30	57 total; 0 since its plan	Also approved under plan 109121 (Sumner County, expires 2028-12-19). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Sumner County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 15, NFIP SRL 0, any category 15.
Oak Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	FMA RL 1, SRL 1; any 4	\$2,285,386.14	57 total; no approved plan	

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 2026-06-04 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$157,493,498,624	\$14,305,189	715,485	\$39,058	\$3,701	\$7,465,777	under 0.0001%				
Drought	n/a	\$10,837,360	n/a	n/a	\$15,712	n/a	0.145% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$273,490,298,490	n/a	715,884	\$33,071,091	n/a	\$24,812,721	0.0121%				
Hail	\$157,493,498,624	\$14,305,189	715,485	\$1,424,445	\$290	\$30,147	0.000904%				
Heat Wave	\$157,493,498,624	\$14,305,189	715,485	\$5,439	\$19	\$6,489,015	under 0.0001%				
Hurricane	\$157,430,068,193	\$14,176,405	715,145	\$102,800	\$1,360	\$2,647	under 0.0001%				
Ice Storm	\$157,471,327,811	n/a	715,287	\$323,823	n/a	\$93,466	0.000206%				
Inland Flooding	\$157,390,762,516	\$4,501,424	18,517	\$152,139,481	\$1,109	\$8,187,586	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	\$6,805,134,517	n/a	31,579	\$3,670	n/a	\$1,814	under 0.0001%				
Lightning	\$157,493,498,624	n/a	715,485	\$120,619	n/a	\$150,379	under 0.0001%				
Strong Wind	\$157,493,498,624	\$14,305,189	715,485	\$1,644,790	\$2,181	\$2,349,623	0.00104%				
Tornado	\$157,493,498,624	\$14,305,189	715,485	\$12,734,854	\$1,004	\$10,855,728	0.00809%				

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 2026-06-04 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$57,726,601,012	\$10,026,688	299,951	\$65,163	\$2	\$6,427	0.000113%				
Winter Weather	\$157,493,498,624	\$14,305,189	715,485	\$68,485	under \$1	\$164,911	under 0.0001%				

Totals since 2026-06-04 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 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	715,485
Building value (total, not at risk)	\$157,493,498,624
Agriculture value (total, not at risk)	\$14,305,189
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$201,769,095
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)	\$60,610,243
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
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)	40	Severe repetitive loss, FMA definition (44 CFR 77.2)	64
Repetitive loss, NFIP insurance definition	321	Severe repetitive loss, NFIP insurance definition	44

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

Repeat-flood properties: county total and NFIP communities

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	40	64	321	44	355	20	156
of which: Metro Government of Nashville-Davidson County	38	61	290	42	323	20	140
of which: Goodlettsville city	1	0	15	0	15	0	5
of which: Oak Hill city	1	1	4	1	4	0	1
of which: Berry Hill city	0	1	5	1	5	0	3
of which: Forest Hills city	0	1	4	0	5	0	4
of which: Belle Meade city	0	0	3	0	3	0	3

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Nashville-Davidson metropolitan government	470040	38	61	290	42	323	20	140	
Belle Meade city	470408	0	0	3	0	3	0	3	
Berry Hill city	470406	0	1	5	1	5	0	3	
Forest Hills city	470407	0	1	4	0	5	0	4	
Goodlettsville city	470287	1	0	18	0	18	0	6	Whole community, including the part in Sumner County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 15, NFIP SRL 0, any category 15.
Oak Hill city	470351	1	1	4	1	4	0	1	

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	35	54	264	36	292	17	123
2 to 4 unit residential	3	1	8	0	12	3	5
other residential	2	0	10	0	12	0	11
non-residential	0	9	39	8	39	0	17
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 22 properties are FMA repetitive loss but not NFIP repetitive loss, and 303 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):

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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_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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