

Sumner County, TN

Risk-assessment baseline packet

County FIPS: 47165 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 2028-12-19. Plan: Sumner County (FEMA plan 109121), approved 2023-12-20.

Since the plan was approved on 2023-12-20: 4 new hazard declarations (3 incidents): DR-4792-TN (Severe Storms, Tornadoes, and Flooding), EM-3625-TN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), EM-3635-TN (Severe Winter Storm), DR-4898-TN (Severe Winter Storm).

NOAA Storm Events records since that date: 91 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$42,169,945 a year), Tornado (\$16,124,672) and Cold Wave (\$10,691,520).

Repetitive-loss flood properties now: FMA RL 6, SRL 13 (44 CFR 77.2); any definition: 90.

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; 47165 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 2028-12-19	Plan:	Sumner County (FEMA plan 109121)
Approved:	2023-12-20	Days to expiry:	811

What changed since your last plan (approved 2023-12-20)

New federal declarations:	4 new hazard declarations (3 incidents): DR-4792-TN (Severe Storms, Tornadoes, and Flooding), EM-3625-TN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), EM-3635-TN (Severe Winter Storm), DR-4898-TN (Severe Winter Storm)	Storm Events records since approval:	91 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 6, SRL 13 (44 CFR 77.2); any definition: 90	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
Sumner County (unincorporated area)	Unincorporated	Approved, expires 2028-12-19	Sumner County (FEMA plan 109121)	2023-12-20	2028-12-19	811		
Gallatin city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	Sumner County (FEMA plan 109121), pending adoption here	2023-12-20 by FEMA; not yet adopted here	2028-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
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
Hendersonville city	City	Approved, expires 2028-12-19	Sumner County (FEMA plan 109121)	2023-12-20	2028-12-19	811		this jurisdiction approved 2024-04-01
Millersville city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	Sumner County (FEMA plan 109121), pending adoption here	2023-12-20 by FEMA; not yet adopted here	2028-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mitchellville city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	Sumner County (FEMA plan 109121), pending adoption here	2023-12-20 by FEMA; not yet adopted here	2028-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Portland city	City	Approved, expires 2028-12-19	Sumner County (FEMA plan 109121)	2023-12-20	2028-12-19	811		this jurisdiction approved 2024-03-11
Westmoreland town	Town	Approved, expires 2028-12-19	Sumner County (FEMA plan 109121)	2023-12-20	2028-12-19	811		this jurisdiction approved 2024-11-27
White House city	City	Approved, expires 2028-12-19	Sumner County (FEMA plan 109121)	2023-12-20	2028-12-19	811		this jurisdiction approved 2024-03-11

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Sumner County School District	School/School District	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	Sumner County (FEMA plan 109121), pending adoption here	2023-12-20 by FEMA; not yet adopted here	2028-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Volunteer State Community College	College/University	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	Sumner County (FEMA plan 109121), pending adoption here	2023-12-20 by FEMA; not yet adopted here	2028-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 Moderate	Relatively Moderate	\$41,173,200	\$274	\$996,471	\$42,169,945	84	
2	Tornado	Relatively High	Relatively High	\$5,183,995	\$3,288	\$10,937,389	\$16,124,672	28	
3	Cold Wave	Relatively High	Relatively High	\$891	\$17,429	\$10,673,199	\$10,691,520	2	
4	Earthquake	Relatively Moderate	Relatively Moderate	\$5,509,561	n/a	\$3,254,883	\$8,764,444		Storm Events does not record earthquakes.
5	Strong Wind	Relatively High	Relatively High	\$569,631	\$12,253	\$2,727,586	\$3,309,470	389	Includes 4 High Wind and 14 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Hail	Relatively Moderate	Relatively Moderate	\$1,711,519	\$2,252	\$3,768	\$1,717,539	153	
7	Heat Wave	Relatively Low	Relatively Low	\$568	\$71	\$1,386,109	\$1,386,748	4	
8	Lightning	Relatively High	Relatively High	\$96,415	n/a	\$920,879	\$1,017,294	11	
9	Ice Storm	Relatively High	Relatively High	\$789,598	n/a	\$134,527	\$924,125	4	
10	Winter Weather	Relatively High	Relatively High	\$251,080	\$1	\$205,062	\$456,143	80	
11	Drought	Relatively Low	Relatively Low	n/a	\$97,039	n/a	\$97,039	25	
12	Wildfire	Very Low	Very Low	\$24,174	\$7	\$3,434	\$27,616	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	Hurricane	Very Low	Very Low	\$19,097	\$2,442	\$438	\$21,978	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$420	n/a	\$759	\$1,179	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, tsunامي 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 208 (Relatively High, 89.4); tract 207 (Relatively High, 89.1); tract 203 (Relatively Moderate, 86.7)
Hurricane	tract 212.05 (Very Low, 39.6); tract 212.01 (Very Low, 38.0); tract 212.04 (Very Low, 37.1)
Landslide	tract 206.01 (Relatively Low, 86.0); tract 210.05 (Relatively Low, 86.0); tract 210.04 (Relatively Low, 81.1)
Tornado	tract 205.01 (Very High, 98.9); tract 208 (Very High, 98.4); tract 212.04 (Very High, 97.1)
Wildfire	tract 212.03 (Relatively Low, 70.9); tract 205.01 (Relatively Low, 70.6); tract 205.02 (Very Low, 68.1)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 208 is Census Tract 208). 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, 2022 to 2024 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2024-01-17, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	25 records, 2007 to 2026 (25 zone-level)	21 days to 214 days (median 61 days); 10 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)	163 records, 1959 to 2026	0.75 in to 2.75 in (median 0.88 in); 163 with a recorded value	2.75 in hail, 2011-06-19; same size also recorded on 1998-04-03	Hail, 2012-03-14, \$5,000 property; crops not reported (2012 dollars)	Event records naming jurisdictions in the plan: Gallatin city (42 records), Portland city (21 records), Hendersonville city (18 records), Westmoreland town (14 records), Millersville city (6 records), White House city (6 records), Mitchellville city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2010 to 2025 (4 zone-level)	1 day to 2 days (median 1 day); 3 with a recorded value	2 consecutive days, 2025-07-29 to 2025-07-30, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
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)	4 records, 2009 to 2023 (4 zone-level)		Ice Storm, 2023-01-31, \$25,000 property; \$0 crops (2023 dollars); NWS zone TNZ008		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

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)	84 records, 1996 to 2026 (1 zone-level)		Flash Flood, 2016-07-07, \$5,000,000 property; \$0 crops (2016 dollars)		Event records naming jurisdictions in the plan: Gallatin city (11 records), Mitchellville city (9 records), Millersville city (8 records), Hendersonville city (7 records), Portland city (6 records), Westmoreland town (3 records), White House city (3 records). 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	11 records, 1997 to 2018		Lightning, 2015-07-01, \$300,000 property; \$0 crops (2015 dollars)		Event records naming jurisdictions in the plan: Portland city (4 records), Gallatin city (1 record), Millersville city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	18 records, 2001 to 2025 (18 zone-level)	35 kt (40 mph) to 52 kt (60 mph) (median 43 kt (49 mph)); 18 with a recorded value	52 kt (60 mph) estimated, High Wind, 2001-06-04; NWS zone TNZ008	High Wind, 2023-03-03, \$7,000,000 property; \$0 crops, reported for the zone (2023 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	428 records, 1960 to 2026	40 kt (46 mph) to 85 kt (98 mph) (median 52 kt (60 mph)); 364 with a recorded value	85 kt (98 mph) estimated gust, Thunderstorm Wind, 2003-05-07, 1 direct injury	Thunderstorm Wind, 2013-05-21, \$250,000 property; \$0 crops (2013 dollars)	Event records naming jurisdictions in the plan: Gallatin city (70 records), Hendersonville city (55 records), Portland city (40 records), White House city (12 records), Westmoreland town (11 records), Millersville city (6 records), Mitchellville city (2 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	45 records, 1955 to 2023	F/EF0 to F/EF4 (median F/EF1); 45 with a recorded value	F4 tornado, 1970-04-27, 15.8 mi path length (whole path, pre-1996), 250 yd wide, \$2,500,000 property; crops not recorded (1970 dollars), 1 direct death, 10 direct injuries	Tornado, 2006-04-07, \$69,000,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Gallatin city (3 records), Portland city (3 records), Millersville city (2 records), White House city (2 records), Hendersonville city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	80 records, 1996 to 2026 (80 zone-level)		Winter Storm, 2015-02-20, \$500,000 property; \$0 crops (2015 dollars); NWS zone TNZ008		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 22 declarations covering 18 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	\$3,566,547.14	new since last plan; within last 5 years	
2026-01-24	2026-01-22	EM-3635-TN	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4898
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	new since last plan; within last 5 years	
2024-06-17	2024-05-08	DR-4792-TN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,169,681.55	new since last plan; within last 5 years	
2023-12-13	2023-12-09	DR-4751-TN	Major disaster	Severe Storms and Tornadoes	Tornado	\$1,116,974.40	in the 12 months before plan approval; 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	\$463,492.47	in the 12 months before plan approval; 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	\$560,169.82	within last 5 years	
2020-04-02	2020-01-20	DR-4514-TN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$275,027.90		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2011-05-09	2011-04-04	DR-1978-TN	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$325,697.18			
2010-05-04	2010-04-30	DR-1909-TN	Major disaster	Severe Storms, Flooding, Straight-Line Winds, and Tornadoes	Inland Flooding; Strong Wind; Tornado	\$3,236,777.50			
2008-02-07	2008-02-05	DR-1745-TN	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$737,141.95			
2006-04-05	2006-04-02	DR-1634-TN	Major disaster	Severe Storms and Tornadoes	Tornado	\$1,641,009.89			
2005-09-05	2005-08-29	EM-3217-TN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded			
2003-05-08	2003-05-04	DR-1464-TN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$255,791.93			
2002-11-13	2002-11-09	DR-1441-TN	Major disaster	Severe Storms and Tornos	Tornado	PA not declared for this county			
1999-05-12	1999-05-05	DR-1275-TN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$49,332			
1998-04-20	1998-04-16	DR-1215-TN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	PA not declared for this county			
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			
1975-03-22	1975-03-22	DR-459-TN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			
1969-07-11	1969-07-11	DR-263-TN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
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 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 <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	2	1	1	2	0	0	1996 to 2026-06-30	
Drought	25	8	1	13	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	163	8	8	19	0	0	1955 to 2026-06-30	
Heat Wave	4	2	1	3	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	4	0	2	2	1	0	1996 to 2026-06-30	
Inland Flooding	84	15	1	16	12	2	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	11	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	446	53	16	79	7	2	1955 to 2026-06-30	Includes 4 High Wind and 14 Strong Wind records.
Tornado	45	0	1	4	14	2	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	80	4	1	10	2	1	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
2025-07-29	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TNZ008 (SUMNER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2024-01-17	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone TNZ008 (SUMNER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-03-03	High Wind	50 kt (58 mph) measured gust	\$7,000,000 property; \$0 crops, reported for the zone (2023 dollars)	2, 4	NWS zone TNZ008 (SUMNER), zone-level	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2023-01-31	Ice Storm		\$25,000 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TNZ008 (SUMNER), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Ice Storm
2016-07-07	Flash Flood		\$5,000,000 property; \$0 crops (2016 dollars)	0, 0	MITCHELLVILLE to WHITE HILL		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2015-07-01	Lightning		\$300,000 property; \$0 crops (2015 dollars)	0, 0	SAUNDERSVILLE		B1-c worst recorded: Lightning
2011-06-19	Hail	2.75 in	\$0 property; \$0 crops (2011 dollars)	0, 0	BON AIR		B1-c worst recorded: Hail
2008-02-05	Tornado	EF3, 4.32 mi within this county, 880 yd wide	\$10,000,000 property; \$0 crops (2008 dollars)	7, 14	CASTALIAN SPGS to CHIPMAN		deaths or injuries recorded
2006-04-07	Tornado	F3, 18.2 mi within this county, 200 yd wide	\$69,000,000 property; crops not reported (2006 dollars)	7, 121	GALLATIN		deaths or injuries recorded
2003-05-07	Thunderstorm Wind	85 kt (98 mph) estimated gust	damage not reported	0, 1	CASTALIAN SPGS		B1-c worst recorded: Thunderstorm Wind
2001-06-04	High Wind	52 kt (60 mph) estimated	damage not reported	0, 0	NWS zone TNZ008 (SUMNER), zone-level		B1-c worst recorded: High Wind and Strong Wind
1970-04-27	Tornado	F4, 15.8 mi path length (whole path, pre-1996), 250 yd wide	\$2,500,000 property; crops not recorded (1970 dollars)	1, 10	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (864 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 (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.63	event-days per year	about 4.63 days per year	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00316	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.316%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.31	events per year	about 3.31 per year	Highly likely	FEMA annualized frequency (modeled)	125.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.58	event-days per year	about 4.58 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	75	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00764	events per year	about 1 in 131 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.678	event-days per year	about 0.678 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	46	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.14	event-days per year	about 2.14 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	60	1996 to 2023 (28 years)	see B1-f	
Landslide	0.559	events per year (modeled)	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	57.5	days per year with a strike	about 57.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.24	events per year	about 6.24 per year	Highly likely	FEMA annualized frequency (modeled)	238	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	0.423	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	0.0000297	annual probability at a location	chance a given location in the county burns in a year: 0.00297%		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	6.16	event-days per year	about 6.16 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	117	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	65	30	2.17
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	302	30	10.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	35	30	1.17
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	29	30	0.967
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	6	30	0.2
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	43 of 43	60.2	85.5	95.8	Very High 1, Relatively High 29, Relatively Moderate 13
Drought	31 of 43	69.3	80.1	88.4	Relatively Low 18, Very Low 13, No Rating 12
Earthquake	43 of 43	55.3	76.5	89.4	Relatively High 2, Relatively Moderate 17, Relatively Low 24
Hail	43 of 43	58.0	75.8	92.0	Relatively High 2, Relatively Moderate 29, Relatively Low 12
Heat Wave	43 of 43	12.9	41.4	68.9	Relatively Moderate 7, Relatively Low 33, Very Low 3
Hurricane	43 of 43	19.8	26.2	39.6	Very Low 43
Ice Storm	43 of 43	56.5	81.2	94.4	Relatively High 8, Relatively Moderate 26, Relatively Low 9
Inland Flooding	43 of 43	3.6	70.0	97.7	Very High 1, Relatively High 14, Relatively Moderate 9, Relatively Low 12, Very Low 7
Landslide	43 of 43	11.0	38.6	86.0	Relatively Low 3, Very Low 40
Lightning	43 of 43	37.2	70.7	91.5	Relatively High 12, Relatively Moderate 24, Relatively Low 7
Strong Wind	43 of 43	62.0	85.6	96.1	Relatively High 25, Relatively Moderate 18

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	43 of 43	62.9	86.9	98.9	Very High 13, Relatively High 19, Relatively Moderate 11
Wildfire	43 of 43	41.6	59.3	70.9	Relatively Low 2, Very Low 41
Winter Weather	43 of 43	56.7	80.0	95.0	Relatively High 24, Relatively Moderate 19

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
Sumner County (unincorporated area)	Unincorporated	Approved, expires 2028-12-19	FMA RL 4, SRL 6; any 37	\$3,038,465.13	0 total; 0 since its plan	Includes \$168,997.47 for declarations not counted as hazard incidents (DR-4514-TN).
Gallatin city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	FMA RL 2, SRL 1; any 13	\$2,038,892.69	127 total; no approved plan	Includes \$21,884.89 for declarations not counted as hazard incidents (DR-4514-TN).
Goodlettsville city	City	Approved, expires 2031-06-03	FMA RL 1, SRL 0; any 18	no Public Assistance recorded	0 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 Davidson County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Hendersonville city	City	Approved, expires 2028-12-19	FMA RL 0, SRL 4; any 30	\$4,606,155.66	81 total; 4 since its plan	Includes \$33,738 for declarations not counted as hazard incidents (DR-4514-TN).
Millersville city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 5	\$45,629.47	23 total; no approved plan	
Mitchellville city	City	Plan 109121 approved 2023-12-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; no approved plan	
Portland city	City	Approved, expires 2028-12-19	FMA RL 0, SRL 0; any 1	\$811,903.35	74 total; 4 since its plan	Includes \$4,889.78 for declarations not counted as hazard incidents (DR-4514-TN).
Westmoreland town	Town	Approved, expires 2028-12-19	FMA RL 0, SRL 0; any 0	\$221,344.51	28 total; 2 since its plan	
White House city	City	Approved, expires 2028-12-19	FMA RL 0, SRL 1; any 2	\$295,468.34	23 total; 1 since its plan	Whole community, including the part in Robertson County; in-county portion (county table): FMA RL 0, FMA SRL 1, NFIP RL 1, NFIP SRL 1, any category 1.

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 2023-12-20 <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	\$38,361,518,912	\$56,825,283	196,179	\$891	\$17,429	\$10,673,199	under 0.0001%		\$0		
Drought	n/a	\$27,161,588	n/a	n/a	\$97,039	n/a	0.357% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$64,842,022,080	n/a	196,281	\$5,509,561	n/a	\$3,254,883	0.0085%				
Hail	\$38,361,518,912	\$56,825,283	196,179	\$1,711,519	\$2,252	\$3,768	0.00446%	\$0			
Heat Wave	\$38,361,518,912	\$56,825,283	196,179	\$568	\$71	\$1,386,109	under 0.0001%		\$0		
Hurricane	\$38,315,625,135	\$55,586,747	195,778	\$19,097	\$2,442	\$438	under 0.0001%				
Ice Storm	\$38,352,716,817	n/a	196,103	\$789,598	n/a	\$134,527	0.00206%				
Inland Flooding	\$38,211,215,256	\$2,058,106	3,813	\$41,173,200	\$274	\$996,471	n/a (see note)	\$4,150,000		\$1,169,681.55	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,154,017,664	n/a	6,509	\$420	n/a	\$759	under 0.0001%				
Lightning	\$38,361,518,912	n/a	196,179	\$96,415	n/a	\$920,879	0.000251%				
Strong Wind	\$38,361,518,912	\$56,825,283	196,179	\$569,631	\$12,253	\$2,727,586	0.00148%	\$704,000	\$275,000	\$1,169,681.55	Storm Events damage since the plan includes 3 zone-level Strong Wind records (\$275,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.

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 2023-12-20 <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
Tornado	\$38,361,518,912	\$56,825,283	196,179	\$5,183,995	\$3,288	\$10,937,389	0.0135%			\$1,169,681.55	
Wildfire	\$21,311,903,165	\$30,941,668	115,021	\$24,174	\$7	\$3,434	0.000113%				
Winter Weather	\$38,361,518,912	\$56,825,283	196,179	\$251,080	\$1	\$205,062	0.000655%		\$0	\$3,566,547.14	

Totals since 2023-12-20 (Storm Events through 2026-06-30): 73 county-coded records, 73 with a damage value recorded (including \$0), \$4,854,000; 18 zone-level records, 9 with a damage value recorded (including \$0), \$275,000 reported for the zone; Public Assistance: \$4,736,228.69 on 4 counted declarations, 2 of them with Public Assistance.

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	196,179
Building value (total, not at risk)	\$38,361,518,912
Agriculture value (total, not at risk)	\$56,825,283
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$55,465,205
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)	\$31,244,504
Social vulnerability rating	Very Low
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)	6	Severe repetitive loss, FMA definition (44 CFR 77.2)	13
Repetitive loss, NFIP insurance definition	89	Severe repetitive loss, NFIP insurance definition	10

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	6	13	89	10	90	1	30
of which: Gallatin city	2	1	13	1	13	0	4
of which: Hendersonville city	0	4	29	2	30	1	11
of which: Portland city	0	0	1	0	1	0	0
of which: Goodlettsville city	0	0	3	0	3	0	1
of which: White House city	0	1	1	1	1	0	1
of which: Sumner County (unincorporated area)	4	6	37	6	37	0	12
of which: Millersville city	0	1	5	0	5	0	1

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
Sumner County (unincorporated area)	470349	4	6	37	6	37	0	12	
Gallatin city	470185	2	1	13	1	13	0	4	
Goodlettsville city	470287	1	0	18	0	18	0	6	Whole community, including the part in Davidson County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Hendersonville city	470186	0	4	29	2	30	1	11	
Millersville city	470388	0	1	5	0	5	0	1	
Mitchellville city	470416	0	0	0	0	0	0	0	
Portland city	470187	0	0	1	0	1	0	0	
Westmoreland town	470415	0	0	0	0	0	0	0	
White House city	470339	0	1	2	1	2	0	1	Whole community, including the part in Robertson County; in-county portion (county table): FMA RL 0, FMA SRL 1, NFIP RL 1, NFIP SRL 1, any category 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	6	13	85	10	86	1	28
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	4	0	4	0	2
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 83 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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 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>
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.