

Bedford County, VA

Risk-assessment baseline packet

County FIPS: 51019 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Expired on 2026-02-08. Plan: PDC 11 Central Virginia Hazard Mitigation Plan (FEMA plan 107130), approved 2021-02-09.

Since the plan was approved on 2021-02-09: 6 new hazard declarations (5 incidents): DR-4602-VA (Severe Winter Storms), DR-4644-VA (Severe Winter Storm and Snowstorm), EM-3621-VA (Post-Tropical Cyclone Helene), DR-4831-VA (Tropical Storm Helene), DR-4863-VA (Severe Winter Storms and Flooding), EM-3631-VA (Severe Winter Storm).

NOAA Storm Events records since that date: 160 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$12,922,324 a year), Hurricane (\$826,821) and Strong Wind (\$795,525).

Repetitive-loss flood properties now: FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 4.

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; 51019 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:	Expired on 2026-02-08	Plan:	PDC 11 Central Virginia Hazard Mitigation Plan (FEMA plan 107130)
Approved:	2021-02-09	Days since expiry:	234
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-02-09)

New federal declarations:

6 new hazard declarations (5 incidents): DR-4602-VA (Severe Winter Storms), DR-4644-VA (Severe Winter Storm and Snowstorm), EM-3621-VA (Post-Tropical Cyclone Helene), DR-4831-VA (Tropical Storm Helene), DR-4863-VA (Severe Winter Storms and Flooding), EM-3631-VA (Severe Winter Storm)

Repetitive loss now:

FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 4

Storm Events records since approval:

160 records (data through 2026-06-30)

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 negative = days since expiry
Bedford County	County	Expired on 2026-02-08	PDC 11 Central Virginia Hazard Mitigation Plan (FEMA plan 107130)	2021-02-09	2026-02-08	-234
Bedford town	Town	Expired on 2026-02-08	PDC 11 Central Virginia Hazard Mitigation Plan (FEMA plan 107130)	2021-02-09	2026-02-08	-234

Plan 107130 lists 8 other participants, named in the Excel file.

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 Low	Relatively Low	\$12,859,547	\$18,655	\$44,122	\$12,922,324	83	
2	Hurricane	Relatively Low	Relatively Low	\$735,691	\$49,883	\$41,248	\$826,821	1	
3	Strong Wind	Relatively Moderate	Relatively Moderate	\$323,490	\$10,035	\$462,000	\$795,525	416	Includes 35 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Drought	Relatively Moderate	Relatively Moderate	n/a	\$582,635	n/a	\$582,635	19	
5	Lightning	Relatively Moderate	Relatively Moderate	\$23,327	n/a	\$531,082	\$554,409	24	
6	Cold Wave	Relatively Low	Relatively Low	\$12,425	\$48,678	\$451,209	\$512,311	10	Includes 6 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
7	Earthquake	Relatively Low	Relatively Low	\$393,244	n/a	\$90,942	\$484,186		Storm Events does not record earthquakes.
8	Tornado	Very Low	Relatively Low	\$262,599	\$253	\$125,847	\$388,699	12	
9	Heat Wave	Very Low	Very Low	\$11	\$9	\$153,409	\$153,429	1	
10	Wildfire	Relatively Low	Relatively Low	\$113,326	\$94	\$27,809	\$141,229	1	
11	Hail	Very Low	Very Low	\$45,189	\$8,760	\$54,554	\$108,503	179	
12	Winter Weather	Relatively Low	Relatively Moderate	\$4,390	under \$1	\$84,881	\$89,272	60	

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	Ice Storm	Relatively Low	Relatively Low	\$30,988	n/a	\$36,366	\$67,354	13	
14	Landslide	Relatively Low	Very Low	\$207	n/a	\$3,189	\$3,396	2	
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$1,296	\$1,296	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.

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: 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>
Avalanche	tract 305.03 (Very Low, 53.0); tract 306.03 (Very Low, 51.5); tract 303 (Very Low, 50.8)
Earthquake	tract 501.02 (Relatively Low, 70.8); tract 501.01 (Relatively Low, 62.6); tract 301.03 (Relatively Low, 61.9)
Hurricane	tract 305.03 (Relatively Low, 75.8); tract 301.03 (Relatively Low, 75.7); tract 302.02 (Relatively Low, 75.5)
Landslide	tract 303 (Relatively Low, 92.5); tract 301.01 (Relatively Low, 90.1); tract 306.04 (Relatively Low, 87.1)
Tornado	tract 301.03 (Relatively Low, 40.9); tract 305.03 (Relatively Low, 39.1); tract 302.02 (Relatively Low, 39.0)
Wildfire	tract 302.02 (Relatively Low, 88.1); tract 304.04 (Relatively Low, 86.6); tract 305.01 (Relatively Low, 85.9)

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 305.03 is Census Tract 305.03). 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
Avalanche	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4 records, 1996 to 2022 (4 zone-level)	1 day to 5 days (median 3 days); 4 with a recorded value	5 consecutive days, 1996-03-08 to 1996-03-12, 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	6 records, 2005 to 2016 (6 zone-level)		Frost/Freeze, 2007-04-09, \$868,000 crop damage (2007 dollars); NWS zone VAZ034		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	19 records, 1998 to 2026 (19 zone-level)	13 days to 97 days (median 43 days); 9 with a recorded value	97 days (about 3.2 months), 1999-06-01 to 1999-09-05, a run of 4 consecutive Storm Events drought records, zone-level	Drought, 2019-10-01, \$0 property; \$9,000,000 crops, reported for the zone (2019 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	191 records, 1975 to 2026	0.75 in to 2.75 in (median 1 in); 191 with a recorded value	2.75 in hail, 2016-06-23; same size also recorded on 1998-05-16	Hail, 2003-05-09, \$75,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Bedford town (9 records).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2012 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2012-07-01, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2020 (1 zone-level)		Strongest recorded: Tropical Storm record, 2020-10-29, \$5,000 property; \$0 crops (2020 dollars); NWS zone VAZ034		Countywide (zone-level records).	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)	13 records, 1998 to 2013 (13 zone-level)		Ice Storm, 2007-12-15, \$12,000 property; \$0 crops (2007 dollars); NWS zone VAZ034		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)	83 records, 1996 to 2025 (5 zone-level)		Flash Flood, 1996-09-06, \$300,000 property; \$100,000 crops (1996 dollars)		Event records naming jurisdictions in the plan: Bedford town (1 record). Zone-level records (5) 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)	2 records, 2018 to 2021		Debris Flow, 2021-06-11, \$5,000 property; \$0 crops (2021 dollars)		No event record names a jurisdiction in the plan.	Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	24 records, 1997 to 2025		Lightning, 2016-07-14, \$0 property; \$0 crops (2016 dollars), 1 direct death	Lightning, 2010-05-29, \$150,000 property; crops not reported (2010 dollars)	Event records naming jurisdictions in the plan: Bedford town (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)	41 records, 1996 to 2026 (41 zone-level)	30 kt (35 mph) to 62 kt (71 mph) (median 50 kt (58 mph)); 36 with a recorded value	62 kt (71 mph) measured gust, High Wind, 2010-02-26; NWS zone VAZ034	High Wind, 2001-01-10, \$400,000 property; crops not reported, reported for the zone (2001 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	397 records, 1961 to 2026	50 kt (58 mph) to 70 kt (81 mph) (median 50 kt (58 mph)); 345 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2024-04-11; same speed and measurement basis also recorded on 2003-05-09, 2006-04-07, 2010-09-22, 2013-07-03	Thunderstorm Wind, 2010-09-22, \$2,000,000 property; crops not reported (2010 dollars)	Event records naming jurisdictions in the plan: Bedford town (22 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	12 records, 1996 to 2024	F/EF0 to F/EF2 (median F/EF1); 12 with a recorded value	EF2 tornado, 2022-05-27, 6.3 mi within this county, 330 yd wide, \$925,000 property; \$0 crops (2022 dollars), 3 direct injuries	Tornado, 2002-04-28, \$3,000,000 property; crops not reported (2002 dollars)	Event records naming jurisdictions in the plan: Bedford town (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)	1 record, 2023 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	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)	60 records, 1996 to 2026 (60 zone-level)		Heavy Snow, 2014-02-12, \$125,000 property; \$0 crops (2014 dollars); NWS zone VAZ034		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: 30 declarations covering 26 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
2026-01-23	2026-01-22	EM-3631-VA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2025-04-04	2025-02-10	DR-4863-VA	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Tornado; Winter Weather	\$37,762.69	new since last plan; within last 5 years	
2024-10-01	2024-09-25	DR-4831-VA	Major disaster	Tropical Storm Helene	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	
2024-09-29	2024-09-25	EM-3621-VA	Emergency	Post-Tropical Cyclone Helene	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4831
2022-03-11	2022-01-02	DR-4644-VA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	part of county; Bedford city VA became a town in Bedford County 2013-07-01; FEMA still issues rows under 51515 (latest 2026-01-23)
2021-05-10	2021-02-11	DR-4602-VA	Major disaster	Severe Winter Storms	Ice Storm	no Public Assistance recorded	new since last plan	
2020-04-02	2020-01-20	DR-4512-VA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2020-03-13	2020-01-20	EM-3448-VA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4512
2018-09-11	2018-09-13	EM-3403-VA	Emergency	Hurricane Florence	Hurricane	no Public Assistance recorded		
2012-10-29	2012-10-26	EM-3359-VA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2012-07-27	2012-06-29	DR-4072-VA	Major disaster	Severe Storms and Straight-Line Winds	Strong Wind	\$118,395.63		
2010-02-16	2009-12-18	DR-1874-VA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$13,557.38		
2005-09-12	2005-08-29	EM-3240-VA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-09-18	2003-09-18	DR-1491-VA	Major disaster	Hurricane Isabel	Hurricane	\$16,726.48		
2002-05-05	2002-04-28	DR-1411-VA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2000-02-28	2000-01-25	DR-1318-VA	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded		
1996-09-06	1996-09-05	DR-1135-VA	Major disaster	Hurricane Fran and Associated Severe Storm Cond	Hurricane	no Public Assistance recorded		
1996-01-13	1996-01-06	DR-1086-VA	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded		
1995-07-01	1995-06-22	DR-1059-VA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1994-04-11	1994-03-01	DR-1021-VA	Major disaster	Severe Winter Ice Storm	Ice Storm; Winter Weather	no Public Assistance recorded		
1994-03-10	1994-02-08	DR-1014-VA	Major disaster	Severe Ice Storms, Flooding	Winter Weather (primary); also designated: Inland Flooding	no Public Assistance recorded		
1993-03-25	1993-03-13	EM-3112-VA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
1992-05-19	1992-04-21	DR-944-VA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1985-11-09	1985-11-09	DR-755-VA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1977-07-23	1977-07-23	EM-3046-VA	Emergency	Drought	Drought	no Public Assistance recorded		
1976-10-15	1976-10-15	EM-3018-VA	Emergency	Drought	Drought	no Public Assistance recorded		
1972-10-10	1972-10-10	DR-359-VA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1972-10-07	1972-10-07	DR-358-VA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		part of county; Bedford city VA became a town in Bedford County 2013-07-01; FEMA still issues rows under 51515 (latest 2026-01-23)
1972-06-23	1972-06-23	DR-339-VA	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		
1969-08-23	1969-08-23	DR-274-VA	Major disaster	Severe Storms & Flooding	Hurricane (primary); also designated: 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
1963-03-21	1963-03-21	DR-149-VA	Major disaster	Floods	Inland Flooding
1962-03-09	1962-03-09	DR-123-VA	Major disaster	Severe Storms, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1957-02-01	1957-02-01	DR-68-VA	Major disaster	Floods	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.

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
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	10	1	0	1	0	0	1996 to 2026-06-30	Includes 6 Frost/Freeze records.
Drought	19	9	0	9	2	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	191	20	1	19	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	1	0	1	0	7	1	1996 to 2026-06-30	
Ice Storm	13	0	0	0	2	1	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	83	12	4	6	10	1	1996 to 2026-06-30	
Landslide	2	1	0	0	0	0	1996 to 2026-06-30	
Lightning	24	10	0	9	0	0	1996 to 2026-06-30	
Strong Wind	438	95	2	82	1	0	1955 to 2026-06-30	Includes 35 High Wind and 6 Strong Wind records.
Tornado	12	2	0	2	2	1	1950 to 2026-06-30	
Wildfire	1	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	60	9	2	7	9	3	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
2026-06-12	Strong Wind	43 kt (49 mph) estimated gust	\$15,000 property; \$0 crops, reported for the zone (2026 dollars)	1, 22	NWS zone VAZ034 (BEDFORD), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2024-04-11	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$75,000 property; crops not reported (2024 dollars)	0, 0	BOONSBORO	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2022-05-27	Tornado	EF2, 6.3 mi within this county, 330 yd wide	\$925,000 property; \$0 crops (2022 dollars)	0, 3	GOODE to COLEMAN FALLS	new since last plan; within last 5 years	B1-c worst recorded: Tornado
2020-10-29	Tropical Storm		\$5,000 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone VAZ034 (BEDFORD), zone-level	in the 12 months before plan approval	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2016-07-14	Lightning		\$0 property; \$0 crops (2016 dollars)	1, 0	STONE MT		deaths or injuries recorded
2012-07-01	Heat		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone VAZ034 (BEDFORD), zone-level		B1-c worst recorded: Excessive Heat, Heat
2010-02-26	High Wind	62 kt (71 mph) measured gust	\$2,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone VAZ034 (BEDFORD), zone-level		B1-c worst recorded: High Wind and Strong Wind
2007-04-09	Frost/Freeze		\$0 property; \$868,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone VAZ034 (BEDFORD), zone-level		B1-c worst recorded: Frost/Freeze
1999-06-01	Drought		damage not reported	0, 0	NWS zone VAZ034 (BEDFORD), zone-level		B1-c worst recorded: Drought
1996-09-06	Flash Flood		\$300,000 property; \$100,000 crops (1996 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-03-08	Cold/Wind Chill		property not reported; \$12,000 crops, reported for the zone (1996 dollars)	0, 0	NWS zone VAZ034 (BEDFORD), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1996-02-02	Heavy Snow		damage not reported	1, 0	NWS zone VAZ034 (BEDFORD), zone-level		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (855 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).

Tribal and special-area declarations in this state are listed on the state page.

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
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	1.37	event-days per year	about 1.37 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	26	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	6.04	event-days per year	about 6.04 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	210	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00122	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.122%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.59	events per year	about 3.59 per year	Highly likely	FEMA annualized frequency (modeled)	136.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1	event-day per year	about 1 day per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	16	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0622	events per year	about 1 in 16 years	Possible	FEMA annualized frequency (modeled)	20	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.5	event-days per year	about 1.5 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	102	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.57	event-days per year	about 1.57 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	44	1996 to 2023 (28 years)	see B1-f	
Landslide	1.67	events per year (modeled)	about 1.67 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	43.1	days per year with a strike	about 43.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.22	events per year	about 3.22 per year	Highly likely	FEMA annualized frequency (modeled)	123	1986 to 2023 (38 years)	countywide	
Tornado	0.146	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0011	annual probability at a location	chance a given location in the county burns in a year: 0.11%	Possible (from Storm Events: 1 of 30 years)	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	9.11	event-days per year	about 9.11 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	173	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	85	30	2.83
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	319	30	10.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	13	30	0.433
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	31	30	1.03
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	4	30	0.133
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	
Avalanche	6 of 20	48.3	50.2	53.0	Very Low 6, Not Applicable 14
Cold Wave	20 of 20	27.9	32.9	50.4	Relatively Moderate 1, Relatively Low 19
Drought	16 of 20	70.3	89.6	97.9	Relatively High 1, Relatively Moderate 2, Relatively Low 12, Very Low 1, No Rating 4
Earthquake	20 of 20	18.4	40.2	70.8	Relatively Low 9, Very Low 11
Hail	20 of 20	35.5	45.1	58.5	Relatively Low 19, Very Low 1
Heat Wave	20 of 20	5.6	8.9	20.6	Relatively Low 3, Very Low 17
Hurricane	20 of 20	55.1	66.0	75.8	Relatively Low 20
Ice Storm	20 of 20	14.7	38.1	61.1	Relatively Low 14, Very Low 6
Inland Flooding	20 of 20	18.1	41.4	98.0	Very High 1, Relatively High 1, Relatively Moderate 5, Relatively Low 13
Landslide	20 of 20	31.1	82.0	92.5	Relatively Low 11, Very Low 9
Lightning	20 of 20	61.6	76.3	92.1	Relatively High 8, Relatively Moderate 12

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	20 of 20	55.7	72.9	87.1	Relatively High 3, Relatively Moderate 17
Tornado	20 of 20	20.3	30.8	40.9	Relatively Low 11, Very Low 9
Wildfire	20 of 20	60.4	80.2	88.1	Relatively Low 19, Very Low 1
Winter Weather	20 of 20	50.7	61.7	77.8	Relatively Moderate 20

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	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Bedford County	County	Expired on 2026-02-08	FMA RL 0, SRL 2; any 4	\$27,567.49	0 total; 0 since its plan
Bedford town	Town	Expired on 2026-02-08	FMA RL 0, SRL 0; any 0	\$156,443.59	34 total; 0 since its plan

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

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 2021-02-09 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$7,124	n/a	under 1	under \$1	n/a	\$1,296	under 0.0001%				
Cold Wave	\$15,574,826,834	\$34,092,951	79,441	\$12,425	\$48,678	\$451,209	under 0.0001%				
Drought	n/a	\$8,988,002	n/a	n/a	\$582,635	n/a	6.48% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$25,753,112,281	n/a	79,462	\$393,244	n/a	\$90,942	0.00153%				
Hail	\$15,574,826,834	\$34,092,951	79,441	\$45,189	\$8,760	\$54,554	0.00029%	\$0			
Heat Wave	\$15,574,826,834	\$34,092,951	79,441	\$11	\$9	\$153,409	under 0.0001%				
Hurricane	\$15,574,826,834	\$34,092,951	79,441	\$735,691	\$49,883	\$41,248	0.00472%			no Public Assistance recorded (2 declarations)	
Ice Storm	\$15,574,826,834	n/a	79,441	\$30,988	n/a	\$36,366	0.000199%			no Public Assistance recorded (1 declaration)	

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 2021-02-09 <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
Inland Flooding	\$15,540,973,325	\$960,344	849	\$12,859,547	\$18,655	\$44,122	n/a (see note)	\$12,000		\$37,762.69	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	\$1,420,146,723	n/a	7,733	\$207	n/a	\$3,189	under 0.0001%	\$5,000			
Lightning	\$15,574,826,834	n/a	79,441	\$23,327	n/a	\$531,082	0.00015%	\$245,000			
Strong Wind	\$15,574,826,834	\$34,092,951	79,441	\$323,490	\$10,035	\$462,000	0.00208%	\$530,600	\$155,000		Storm Events damage since the plan includes 3 zone-level High Wind records (\$115,000) and 4 zone-level Strong Wind records (\$40,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$15,574,826,834	\$34,092,951	79,441	\$262,599	\$253	\$125,847	0.00169%	\$1,038,440		\$37,762.69	
Wildfire	\$1,261,305,689	\$12,020,107	18,680	\$113,326	\$94	\$27,809	0.00898%		\$0		
Winter Weather	\$15,574,826,834	\$34,092,951	79,441	\$4,390	under \$1	\$84,881	under 0.0001%		\$5,000	\$37,762.69	

Totals since 2021-02-09 (Storm Events through 2026-06-30): 133 county-coded records, 132 with a damage value recorded (including \$0), \$1,831,040; 27 zone-level records, 21 with a damage value recorded (including \$0), \$160,000 reported for the zone; Public Assistance: \$37,762.69 on 6 counted declarations, 1 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	79,441
Building value (total, not at risk)	\$15,574,826,834
Agriculture value (total, not at risk)	\$34,092,951
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,523,437
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)	\$2,107,954
Social vulnerability rating	Relatively 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	4	Severe repetitive loss, NFIP insurance definition	2

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	2	4	2	4	0	0
of which: Bedford County (unincorporated area)	0	2	4	2	4	0	0
Statewide, no county in FEMA's file	0	0	4	0	4	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Bedford County	510016	0	2	4	2	4	0	0
Bedford town	510015	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	1	3	1	3	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	1	1	1	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 4 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, 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_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_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/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, 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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Bedford County, VA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 51019). Automated baseline. <https://hazardplain.org/va/51019/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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.