

Hopkins County, KY

Risk-assessment baseline packet

Unit **County area 21107** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2028-04-13	Plan	Pennyrile ADD Regional (FEMA plan 108982)
Approved	2023-04-14	Expires	2028-04-13
As of	2026-09-28	Days	563 days to expiry

What changed since your last plan (approved 2023-04-14)

New federal declarations	DR-4804-KY, EM-3624-KY, DR-4860-KY, EM-3626-KY, DR-4864-KY, EM-3633-KY (6 declaration rows; 4 counted incidents)	Storm Events records since approval	74 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 9	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Hopkins County (unincorporated area)	Unincorporated	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		member approved 2023-07-18
Dawson Springs city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		member approved 2023-07-18
Earlington city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		member approved 2023-07-18
Hanson city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Madisonville city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		
Mortons Gap city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		
Nebo city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		member approved 2024-05-14
Nortonville city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		member approved 2024-04-16
St. Charles city	City	Plan 108982 approved 2023-04-14, pending adoption here; not yet eligible	Pennyrile ADD Regional (FEMA plan 108982), pending adoption here	2023-04-14 by FEMA; not yet adopted here	2028-04-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
White Plains city	City	Approved, expires 2028-04-13	Pennyrile ADD Regional (FEMA plan 108982)	2023-04-14	2028-04-13	563		

Plan 108982 also covers 32 other participants not listed on this page (named in the XLSX file).

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

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
 - levee failure
 - flash flood as its own subtype
 - ice jams
- debris flows
 - erosion (riverine and coastal)
 - land subsidence and sinkholes
 - expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$9,250,409	\$66,904	\$59,132	\$9,376,445	69		
2	Earthquake	Relatively Moderate	Relatively Moderate	\$3,653,988		\$2,013,210	\$5,667,198			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,500,007	\$7,032	\$1,658,183	\$3,165,223	17		
4	Strong Wind	Relatively High	Relatively High	\$788,670	\$258,224	\$978,572	\$2,025,466	172		Includes 8 High Wind records and 63 Strong Wind records, event types the NRI definition of this hazard leaves out.
5	Ice Storm	Very High	Relatively High	\$1,116,404		\$538,215	\$1,654,619	7		
6	Heat Wave	Relatively Low	Relatively Low	\$74	\$358	\$952,071	\$952,503	73		
7	Hail	Relatively Moderate	Relatively Moderate	\$771,290	\$4,737	\$14,371	\$790,398	78		
8	Cold Wave	Relatively Low	Relatively Low	\$112	\$48,898	\$729,174	\$778,184	70		Includes 50 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
9	Lightning	Relatively Moderate	Relatively Moderate	\$11,947		\$538,214	\$550,161	4		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Drought	Relatively Moderate	Relatively Moderate		\$431,129		\$431,129	36		
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$160,931	\$622	\$11,149	\$172,701	102		
12	Hurricane	Very Low	Very Low	\$6,889	\$4,431	\$87	\$11,407	0		Declared 1 time; no Storm Events record of this type.
13	Wildfire	Very Low	Very Low	\$4,384	\$26	\$1,194	\$5,605	2		
14	Landslide	Very Low	Very Low	\$96		\$286	\$382	0		Declared 8 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 13

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 13
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 13
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	13 of 13
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	13 of 13
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
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.	13 of 13
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	13 of 13
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	13 of 13
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 13
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 13
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	13 of 13
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	20, 1996 to 2026 (20 zone-level)	1 day to 24 days (median 2 days); 18 with a recorded value	24 days, 2000-12-12 to 2001-01-04, from 2 records, 1 of them a monthly summary (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	50, 1997 to 2024 (50 zone-level)		Frost/Freeze, 2008-04-29, \$10,000 crop damage, reported for the zone (2008 dollars); NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	36, 1996 to 2026 (36 zone-level)	9 days to 187 days (median 26 days); 16 with a recorded value	187 days (about 6.1 months), 2012-05-12 to 2012-11-14, a run of 7 consecutive Storm Events drought records, zone-level	Drought, 1999-09-01, property not reported; \$7,000,000 crops, reported for the zone (1999 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	86, 1959 to 2025	0.75 in to 2.75 in (median 1 in); 86 with a recorded value	2.75 in hail, 2005-05-19	Hail, 2016-05-10, \$50,000 property; \$0 crops (2016 dollars)	Event records naming member places: Madisonville city (25 records), Dawson Springs city (16 records), Hanson city (11 records), Nortonville city (5 records), Earlington city (4 records), Mortons Gap city (2 records), Nebo city (2 records), St. Charles city (2 records), White Plains city (1 record).	
Excessive Heat, Heat	heat index (narratives)	73, 1997 to 2025 (73 zone-level)	1 day to 15 days (median 2 days); 63 with a recorded value	15 consecutive days, 2025-07-16 to 2025-07-30, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	7, 1999 to 2025 (7 zone- level)		Ice Storm, 2009-01-26, \$25,200,000 property; \$0 crops, reported for the zone (2009 dollars), 1 direct death, 1 direct injury (reported for the zone); NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	69, 1997 to 2025 (2 zone- level)		Flash Flood, 2013-06-24, \$500,000 property; \$0 crops (2013 dollars)		Event records naming member places: Madisonville city (28 records), Earlington city (6 records), Mortons Gap city (6 records), Nebo city (5 records), Nortonville city (5 records), Hanson city (4 records), Dawson Springs city (3 records), St. Charles city (1 record), White Plains city (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4, 2009 to 2022		Lightning, 2022-07-02, \$0 property; \$0 crops (2022 dollars), 1 direct death	Lightning, 2016-04-27, \$10,000 property; \$0 crops (2016 dollars)	Event records naming member places: Madisonville city (3 records), Hanson city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	71, 1997 to 2026 (71 zone-level)	26 kt (30 mph) to 58 kt (67 mph) (median 39 kt (45 mph)); 65 with a recorded value	58 kt (67 mph) measured gust, High Wind, 2008-09-14, 17 direct injuries (reported for the zone); NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	142, 1958 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 54 kt (62 mph)); 105 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2024-05-26	Thunderstorm Wind, 2008-02-05, \$130,000 property; \$0 crops (2008 dollars)	Event records naming member places: Madisonville city (38 records), Dawson Springs city (12 records), Nebo city (11 records), Mortons Gap city (9 records), White Plains city (7 records), Earlington city (6 records), Hanson city (4 records), Nortonville city (4 records), St. Charles city (2 records).	
Tornado	Enhanced Fujita (F before Feb 2007)	21, 1956 to 2026	F/EF0 to F/EF4 (median F/EF1); 21 with a recorded value	EF4 tornado, 2021-12-10, 20.56 mi within this county, 2,000 yd wide, property not reported; \$0 crops (2021 dollars), 15 direct deaths, 200 direct injuries	Tornado, 2005-11-15, \$31,000,000 property; crops not reported (2005 dollars)	Event records naming member places: Earlington city (2 records), St. Charles city (2 records), Dawson Springs city (1 record), Hanson city (1 record), Madisonville city (1 record), Mortons Gap city (1 record), Nebo city (1 record), Nortonville city (1 record), White Plains city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	2, 2004 to 2006 (2 zone-level)		No damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	102, 1996 to 2026 (102 zone-level)		Winter Storm, 2008-02-11, \$1,500,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows 30 Counted incidents 23

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-24	2026-01-23	EM-3633-KY	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2025-04-24	2025-04-02	DR-4864-KY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding; Landslide; Strong Wind; Tornado	\$207,531.81	new since last plan; within last 5 years	
2025-04-03	2025-04-02	EM-3626-KY	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	none found	new since last plan; within last 5 years	same incident as DR-4864
2025-02-24	2025-02-14	DR-4860-KY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding; Landslide; Strong Wind	\$204,245.79	new since last plan; within last 5 years	
2025-02-16	2025-02-14	EM-3624-KY	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, AND LANDSLIDES	Inland Flooding; Landslide; Strong Wind	none found	new since last plan; within last 5 years	same incident as DR-4860
2024-07-23	2024-05-21	DR-4804-KY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, LANDSLIDES, AND MUDSLIDES	Landslide; Strong Wind; Tornado	\$1,837,967.74	new since last plan; within last 5 years	
2023-04-10	2023-03-03	DR-4702-KY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding; Landslide; Strong Wind; Tornado	\$117,591.95	during plan review, check whether your last plan included it; within last 5 years	
2021-12-12	2021-12-10	DR-4630-KY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, AND TORNADOES	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$21,925,390.41	within last 5 years	
2021-12-11	2021-12-10	EM-3575-KY	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, AND TORNADOES	Tornado (primary); also designated: Inland Flooding, Strong Wind	none found	within last 5 years	same incident as DR-4630
2020-03-28	2020-01-20	DR-4497-KY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$6,187,795.62		
2020-03-13	2020-01-20	EM-3469-KY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4497

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2016-08-26	2016-07-02	DR-4278-KY	Major disaster	SEVERE STORM, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding; Landslide; Tornado	\$137,949.08		
2011-05-04	2011-04-12	DR-1976-KY	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$176,195.10		
2010-05-11	2010-05-01	DR-1912-KY	Major disaster	SEVERE STORMS, FLOODING, MUDSLIDES, AND TORNADOES	Inland Flooding; Landslide; Tornado	\$194,857.30		
2009-02-05	2009-01-26	DR-1818-KY	Major disaster	SEVERE WINTER STORM AND FLOODING	Ice Storm	\$2,949,562.61		
2009-01-28	2009-01-27	EM-3302-KY	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-1818
2008-10-09	2008-09-12	DR-1802-KY	Major disaster	SEVERE WIND STORM ASSOCIATED WITH TROPICAL DEPRESSION IKE	Hurricane; Strong Wind	\$563,903.10		
2008-05-19	2008-04-03	DR-1757-KY	Major disaster	SEVERE STORMS, TORNADOES, FLOODING, MUDSLIDES, AND LANDSLIDES	Inland Flooding; Landslide; Tornado	\$567,306.33		
2008-02-21	2008-02-05	DR-1746-KY	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND	Strong Wind; Tornado	PA not declared for this county		
2005-12-01	2005-11-15	DR-1617-KY	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	PA not declared for this county		
2005-09-10	2005-08-29	EM-3231-KY	Emergency	HURRICANE KATRINA	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2005-02-08	2004-12-21	DR-1578-KY	Major disaster	SEVERE WINTER STORM AND RECORD SNOW	Winter Weather	\$56,657.25		
2004-06-10	2004-05-26	DR-1523-KY	Major disaster	SEVERE STORMS, TORNADOES, FLOODING, AND MUDSLIDES	Inland Flooding; Landslide; Tornado	PA not declared for this county		
2003-06-03	2003-05-04	DR-1471-KY	Major disaster	SEVERE STORMS, FLOODING, MUD AND ROCK SLIDES, AND TORNADOES	Inland Flooding; Tornado	\$162,324.88		
2002-05-07	2002-04-27	DR-1414-KY	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
2000-01-10	2000-01-03	DR-1310-KY	Major disaster	TORNADOES, SEVERE STORMS, TORRENTIAL RAINS, AND FLASH FLOODING	Tornado (primary); also designated: Inland Flooding	\$295,118.47		
1997-03-04	1997-03-01	DR-1163-KY	Major disaster	SEVERE STORM, FLOODING, AND TORNADOES	Inland Flooding; Tornado	none found		
1996-01-13	1996-01-05	DR-1089-KY	Major disaster	BLIZZARD OF 96	Winter Weather	none found		
1989-02-24	1989-01-13	DR-821-KY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1969-07-15	1969-07-15	DR-265-KY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		

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

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1964-03-17	1964-03-17	DR-163-KY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1963-03-13	1963-03-13	DR-148-KY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1962-03-12	1962-03-12	DR-128-KY	Major disaster	FLOODS	Inland Flooding		
1957-01-31	1957-01-31	DR-66-KY	Major disaster	FLOOD	Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	70	10	2	13	0	0	1996 to 2026-06-30	Includes 50 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	36	2	3	5	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	86	8	2	11	0	0	1955 to 2026-06-30	
Heat Wave	73	14	6	20	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Ice Storm	7	1	0	2	1	0	1996 to 2026-06-30	
Inland Flooding	69	9	6	17	15	2	1996 to 2026-06-30	
Landslide	0	0	0	0	8	3	1996 to 2026-06-30	No Storm Events records of this type; 8 federal declared incidents (see declarations table)
Lightning	4	0	1	1	0	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Strong Wind	213	20	10	34	7	3	1955 to 2026-06-30	Includes 8 High Wind records and 63 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	21	2	0	4	15	2	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	2	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	102	8	5	16	3	1	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-07-16	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2024-05-26	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$10,000 property; \$0 crops (2024 dollars)	0, 0	BARNSLEY to WHITE CITY	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2024-05-26	Tornado	EF3, 15.39 mi within this county, 700 yd wide	\$2,700,000 property; \$0 crops (2024 dollars)	1, 17	OLNEY to BARNSLEY	new since last plan; within last 5 years	deaths or injuries recorded
2022-07-02	Lightning		\$0 property; \$0 crops (2022 dollars)	1, 0	MADISONVILLE	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Lightning
2021-12-10	Tornado	EF4, 20.56 mi within this county, 2,000 yd wide	property not reported; \$0 crops (2021 dollars)	15, 200	DAWSON SPGS to FIES	within last 5 years	deaths or injuries recorded
2013-06-24	Flash Flood		\$500,000 property; \$0 crops (2013 dollars)	0, 0	CARBONDALE to OAK HILL		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-05-12	Drought		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought

				Direct deaths, injuries			
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	<i>indirect not counted</i>	Location	Flags	Why listed
2009-01-26	Ice Storm		\$25,200,000 property; \$0 crops, reported for the zone (2009 dollars)	1, 1	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2008-09-14	High Wind	58 kt (67 mph) measured gust	\$9,300,000 property; \$4,000,000 crops, reported for the zone (2008 dollars)	0, 17	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2008-04-29	Frost/Freeze		\$0 property; \$10,000 crops, reported for the zone (2008 dollars)	0, 0	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2005-05-19	Hail	2.75 in	\$20,000 property; crops not reported (2005 dollars)	0, 0	DAWSON SPGS		B1-c worst recorded: Hail
2000-12-12	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone KYZ016 (HOPKINS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill

The full list is in the XLSX file, sheet "B1-d Storm Events history" (683 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

FEMA annualized frequency (modeled)				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
Hazard	<i>unit per row</i>	Unit	In plain terms	Descriptor					
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

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	0.895	event-days per year	about 0.895 days per year	Likely	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	17	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	6	event-days per year	about 6 days per year	Likely	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 6 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 14 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00586	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.586%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.95	events per year	about 2.95 per year	Highly likely	FEMA annualized frequency (modeled)	112.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.53	event-days per year	about 8.53 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	119	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00575	events per year	about 1 in 174 years	Unlikely	FEMA annualized frequency (modeled)	1	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	1.35	event-days per year	about 1.35 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	91	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.35 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	2.04	event-days per year	about 2.04 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	57	1996 to 2023 (28 years)	see B1-f	
Landslide	0.693	events per year (modeled)	about 0.69 per year	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	53.5	days per year with a strike	about 53.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.64	events per year	about 4.64 per year	Highly likely	FEMA annualized frequency (modeled)	177	1986 to 2023 (38 years)	countywide	
Tornado	0.446	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	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000125	annual probability at a location	chance a given location in the county burns in a year: 0.0125%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	7.47	event-days per year	about 7.47 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	142	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

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

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	40	30	1.33
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	79	30	2.63
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	16	30	0.533
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	6	30	0.2
Tornado	EF4-5	1996 to 2025	2	30	0.0667
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 13				Not Applicable 13	
Coastal Flooding	0 of 13				Not Applicable 13	
Cold Wave	13 of 13	46.1	57.4	67.8	Relatively Moderate 11, Relatively Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	12 of 13	67.1	88.5	96.9	Relatively Moderate 4, Relatively Low 5, Very Low 3, No Rating 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	13 of 13	80.0	85.9	90.5	Relatively High 3, Relatively Moderate 10	
Hail	13 of 13	80.7	86.4	91.3	Relatively High 5, Relatively Moderate 8	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	13 of 13	63.0	73.3	84.0	Relatively Moderate 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	13 of 13	28.4	34.0	38.2	Very Low 13	
Ice Storm	13 of 13	97.0	98.4	99.3	Very High 11, Relatively High 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	13 of 13	34.7	65.6	88.0	Relatively High 4, Relatively Moderate 5, Relatively Low 4	
Landslide	13 of 13	15.1	69.9	82.1	Relatively Low 1, Very Low 12	
Lightning	13 of 13	83.1	90.5	96.2	Very High 3, Relatively High 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	13 of 13	92.8	96.6	98.6	Very High 7, Relatively High 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	13 of 13	73.5	82.8	92.0	Relatively High 12, Relatively Moderate 1	
Tsunami	0 of 13				Not Applicable 13	
Volcanic Activity	0 of 13				Not Applicable 13	
Wildfire	13 of 13	30.1	59.0	68.8	Relatively Low 1, Very Low 12	
Winter Weather	13 of 13	80.7	88.8	94.0	Relatively High 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Hopkins County (unincorporated area)	Unincorporated	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 1	\$439,563.79	0; 0	
Dawson Springs city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	\$4,774,094.34	32; 2	
Earlington city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	\$348,646.46	18; 1	
Hanson city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	none found	21; 2	
Madisonville city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 8	\$2,646,103.88	95; 7	Includes \$130,990.41 for declarations not counted as hazard incidents (DR-4497-KY).
Mortons Gap city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	none found	18; 1	
Nebo city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	\$9,433.35	19; 4	
Nortonville city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	\$159,727.80	15; 3	
St. Charles city	City	Plan 108982 approved 2023-04-14, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$32,339.63	7; no approved plan	
White Plains city	City	Approved, expires 2028-04-13	FMA RL 0, SRL 0; any 0	\$42,296.11	10; 0	

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

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

SOURCES
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-14 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$10,197,336,655	\$153,986,314	45,395	\$112	\$48,898	\$729,174	under 0.0001%		\$0		
Drought		\$39,879,339			\$431,129		1.08% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$18,010,131,091		45,423	\$3,653,988		\$2,013,210	0.0203%				
Hail	\$10,197,336,655	\$153,986,314	45,395	\$771,290	\$4,737	\$14,371	0.00756%	\$0			
Heat Wave	\$10,197,336,655	\$153,986,314	45,395	\$74	\$358	\$952,071	under 0.0001%		\$0		
Hurricane	\$10,161,504,412	\$148,712,599	45,276	\$6,889	\$4,431	\$87	under 0.0001%				
Ice Storm	\$10,197,336,655		45,395	\$1,116,404		\$538,215	0.0109%		\$85,000		
Inland Flooding	\$10,195,111,297	\$33,915,177	1,316	\$9,250,409	\$66,904	\$59,132	n/a (see note)	\$270,000		\$411,777.60	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/ B2-b. EAL as % of exposure: n/a.
Landslide	\$212,986,948		1,004	\$96		\$286	under 0.0001%			\$2,249,745.34	
Lightning	\$10,197,336,655		45,395	\$11,947		\$538,214	0.000117%				
Strong Wind	\$10,197,336,655	\$153,986,314	45,395	\$788,670	\$258,224	\$978,572	0.00773%	\$145,000	\$9,000	\$2,249,745.34	Storm Events damage since the plan includes 9 zone-level Strong Wind records (\$9,000), an event type the NRI definition of this hazard leaves out.

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-14 <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	\$10,197,336,655	\$153,986,314	45,395	\$1,500,007	\$7,032	\$1,658,183	0.0147%	\$2,720,000		\$2,045,499.55	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,351,696,981	\$21,958,550	8,257	\$4,384	\$26	\$1,194	0.000324%				
Winter Weather	\$10,197,336,655	\$153,986,314	45,395	\$160,931	\$622	\$11,149	0.00158%		\$0	none found (1 declaration)	

Totals since 2023-04-14 (Storm Events through 2026-06-30): 30 county-coded records, 30 with a damage value recorded (including \$0), \$3,135,000; 44 zone-level records, 44 with a damage value recorded (including \$0), \$94,000 reported for the zone; Public Assistance on counted declarations \$2,249,745.34 (6 declarations, 3 with PA).

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	45,395
Building value (total, not at risk)	\$10,197,336,655
Agriculture value (total, not at risk)	\$153,986,314
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,087,563
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)	\$7,493,858
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High

Measure	Value
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county total and NFIP communities

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	0	9	0	9	0	2
HOPKINS COUNTY *	0	0	1	0	1	0	0
MADISONVILLE, CITY OF	0	0	8	0	8	0	2

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Hopkins County (unincorporated area)	210112	0	0	1	0	1	0	0	
Dawson Springs city	210113	0	0	0	0	0	0	0	
Earlington city	210114	0	0	0	0	0	0	0	
Hanson city	210388	0	0	0	0	0	0	0	
Madisonville city	210115	0	0	8	0	8	0	2	
Mortons Gap city	210116	0	0	0	0	0	0	0	
Nebo city	210449	0	0	0	0	0	0	0	
Nortonville city	210305	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
St. Charles city	210320	0	0	0	0	0	0	0	
White Plains city	210406	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	6	0	6	0	1
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	3	0	3	0	1
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 9 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_KY_21107. Preview: automated baseline.