

Kenton County, KY

Risk-assessment baseline packet

Unit **County area 21117** 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.

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).

Plan clock

Status	Approved, expires 2031-04-16	Plan	Northern Kentucky ADD Regional (FEMA plan 110793)
Approved	2026-04-17	Expires	2031-04-16
As of	2026-09-28	Days	1,661 days to expiry

What changed since your last plan (approved 2026-04-17)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	2 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 16	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: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1

2. What changed since your last plan (approved 2026-04-17), page 1

3. Supports B1-a: hazards, page 3

4. Supports B1-b: location, page 5

5. Supports B1-c: extent, page 6

6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 12

8. Supports B1-f: variation across the planning area, page 16

9. Supports B2-a and B2-b: assets and impacts, page 18

10. Supports B2-a: context, page 20

11. Supports B2-c: repetitive loss, page 20

12. Sources and OpenFEMA disclaimer, page 22

Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Kenton County (unincorporated area)	Unincorporated	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Bromley city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Covington city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Crescent Springs city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Crestview Hills city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Edgewood city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Elsmere city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Erlanger city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Fairview city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Fort Mitchell city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Fort Wright city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Independence city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Kenton Vale city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Lakeside Park city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Ludlow city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Park Hills city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Ryland Heights city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Taylor Mill city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Villa Hills city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11
Walton city	City	Approved, expires 2031-04-16	Northern Kentucky ADD Regional (FEMA plan 110793)	2026-04-17	2031-04-16	1,661		member approved 2026-05-11

Plan 110793 also covers 41 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)

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 <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
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$20,832,232	\$11,980	\$204,392	\$21,048,605	80		
2	Tornado	Relatively High	Relatively High	\$5,056,821	\$292	\$5,139,716	\$10,196,829	4		
3	Cold Wave	Relatively Moderate	Relatively High	\$3,190	\$26,078	\$6,780,865	\$6,810,134	4		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
4	Strong Wind	Relatively High	Relatively High	\$960,729	\$51	\$2,941,248	\$3,902,028	136		Includes 11 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$118	\$13	\$1,960,442	\$1,960,573	8		

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 <i>(see note) 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
6	Earthquake	Relatively Low	Relatively Low	\$796,594		\$288,082	\$1,084,677			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
7	Lightning	Relatively High	Relatively High	\$27,020		\$1,049,788	\$1,076,808	1		
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$169,079		\$173,462	\$342,540	7		
9	Hail	Relatively Low	Relatively Low	\$242,593	\$2,260	\$3,407	\$248,259	48		
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$64,916	\$41	\$50,865	\$115,822	79		
11	Wildfire	Very Low	Very Low	\$8,839	\$1	\$1,178	\$10,018	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Hurricane	Very Low	Very Low	\$3,673	\$170	\$42	\$3,885	0		Declared 1 time; no Storm Events record of this type.
13	Landslide	Very Low	Very Low	\$593		\$1,015	\$1,608	0		Declared 3 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Drought	Very Low	Very Low		\$1,129		\$1,129	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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 44
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 44
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	3 of 44
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.	44 of 44
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
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.	44 of 44
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
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 44
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 44
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.	43 of 44
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	3, 1996 to 2022 (3 zone-level)	1 day to 5 days (median 3 days); 3 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2007 to 2007 (1 zone-level)		Frost/Freeze, 2007-04-06, \$465,000 crop damage, reported for the zone (2007 dollars); NWS zone KYZ092 (KENTON), 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	0					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)	53, 1960 to 2025	0.75 in to 2.75 in (median 0.88 in); 53 with a recorded value	2.75 in hail, 1998-04-08	Hail, 2016-10-19, \$25,000 property; \$0 crops (2016 dollars)	Event records naming member places: Independence city (14 records), Erlanger city (13 records), Covington city (6 records), Fort Mitchell city (3 records), Taylor Mill city (2 records), Crescent Springs city (1 record), Park Hills city (1 record).	
Excessive Heat, Heat	heat index (narratives)	8, 1999 to 2023 (8 zone-level)	1 day to 12 days (median 3 days); 6 with a recorded value	12 consecutive days, 1999-07-20 to 1999-07-31, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	7, 1996 to 2018 (7 zone- level)		No damage reported in 7 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	80, 1996 to 2026 (14 zone- level)		Flash Flood, 1996-07-01, \$1,000,000 property; crops not reported (1996 dollars)		Event records naming member places: Independence city (13 records), Covington city (12 records), Park Hills city (6 records), Fort Wright city (5 records), Fort Mitchell city (3 records), Crescent Springs city (2 records), Erlanger city (2 records), Lakeside Park city (2 records), Ludlow city (2 records), Bromley city (1 record); and 3 more member places (see the XLSX file). Zone-level records (14) 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)	1, 1996 to 1996		Lightning, 1996-05-15, \$50,000 property; crops not reported (1996 dollars), 1 direct injury		Event records naming member places: Covington city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	12, 1996 to 2024 (12 zone- level)	36 kt (41 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 12 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2008-09-14; NWS zone KYZ092 (KENTON), 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)	143, 1960 to 2025	40 kt (46 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 125 with a recorded value	74 kt (85 mph) estimated gust, Thunderstorm Wind, 2017-03-02		Event records naming member places: Independence city (18 records), Erlanger city (13 records), Covington city (12 records), Taylor Mill city (7 records), Ludlow city (6 records), Bromley city (4 records), Fort Mitchell city (4 records), Fort Wright city (3 records), Park Hills city (3 records), Villa Hills city (3 records); and 3 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	10, 1965 to 2026	F/EF0 to F/EF4 (median F/EF1); 10 with a recorded value	EF4 tornado, 2012-03-02, 8.52 mi within this county, 880 yd wide, \$20,000,000 property; crops not reported (2012 dollars), 4 direct deaths, 8 direct injuries		Event records naming member places: Erlanger city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	79, 1996 to 2026 (79 zone-level)		Winter Storm, 1996-01-06, \$400,000 property; crops not reported, reported for the zone (1996 dollars); NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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

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

SOURCES

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows

15

Counted incidents

10

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	during plan review, check whether your last plan included it; 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	\$1,310,287.12	during plan review, check whether your last plan included it; 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	within last 5 years	same incident as DR-4864
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	within last 5 years	
2020-03-28	2020-01-20	DR-4497-KY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$564,894.10		
2020-03-13	2020-01-20	EM-3469-KY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4497
2018-04-26	2018-02-21	DR-4361-KY	Major disaster	SEVERE STORMS, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Tornado	\$429,705.09		
2012-03-06	2012-02-29	DR-4057-KY	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$130,000.15		
2011-05-04	2011-04-12	DR-1976-KY	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$340,170.93		
2009-02-05	2009-01-26	DR-1818-KY	Major disaster	SEVERE WINTER STORM AND FLOODING	Ice Storm	\$472,079.57		
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	\$543,792.44		
2005-09-10	2005-08-29	EM-3231-KY	Emergency	HURRICANE KATRINA	Hurricane: evacuation support, not a local hazard event; not counted	none found		
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		

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	4	0	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	53	0	1	4	0	0	1955 to 2026-06-30	
Heat Wave	8	0	0	1	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	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	80	1	3	7	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	3	0	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Strong Wind	155	0	8	24	4	0	1955 to 2026-06-30	Includes 11 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	10	1	0	1	5	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	79	0	4	16	2	0	1996 to 2026-06-30	

SOURCES

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

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2017-03-02	Thunderstorm Wind	74 kt (85 mph) estimated gust	\$200,000 property; \$0 crops (2017 dollars)	0, 0	RICEDALE to INDEPENDENCE		B1-c worst recorded: Thunderstorm Wind
2016-10-19	Hail	1 in	\$25,000 property; \$0 crops (2016 dollars)	0, 0	INDEPENDENCE		B1-c most damaging: Hail
2012-03-02	Tornado	EF4, 8.52 mi within this county, 880 yd wide	\$20,000,000 property; crops not reported (2012 dollars)	4, 8	BRACHT to MORNING VIEW		deaths or injuries recorded
2008-09-14	High Wind	60 kt (69 mph) estimated gust	\$18,200,000 property; crops not reported, reported for the zone (2008 dollars)	0, 0	NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2007-04-06	Frost/Freeze		\$0 property; \$465,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
1999-07-20	Heat		damage not reported	0, 0	NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1998-04-08	Hail	2.75 in	damage not reported	0, 0	ERLANGER		B1-c worst recorded: Hail
1996-07-01	Flash Flood		\$1,000,000 property; crops not reported (1996 dollars)	0, 0	INDEPENDENCE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-05-15	Lightning		\$50,000 property; crops not reported (1996 dollars)	0, 1	COVINGTON		deaths or injuries recorded

			Direct deaths, injuries		Location	Flags	Why listed
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	<i>indirect not counted</i>			
1996-02-01	Cold/Wind Chill		\$20,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1996-01-06	Winter Storm		\$400,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone KYZ092 (KENTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1981-11-19	Tornado	F1, 0.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 50 yd wide	\$2,500,000 property; crops not recorded (1981 dollars)	0, 2	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (397 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)		NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)							
Hazard	Unit	In plain terms	Descriptor	Descriptor basis	NRI period	Location	Note		
Avalanche	events per year				1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.		
Coastal Flooding	events per year at a location (modeled)				not shown modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.		

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.79	event-days per year	about 1.79 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	34	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.79 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	2.22	event-days per year	about 2.22 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	56	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00163	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.163%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	3.35	events per year	about 3.35 per year	Highly likely	FEMA annualized frequency (modeled)	127.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.68	event-days per year	about 6.68 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	100	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 6.68 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.00598	events per year	about 1 in 167 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.922	event-days per year	about 0.922 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	62	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.29	event-days per year	about 2.29 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	64	1996 to 2023 (28 years)	see B1-f	
Landslide	0.359	events per year (modeled)	about 1 in 3 years	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	51.1	days per year with a strike	about 51.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.42	events per year	about 3.42 per year	Highly likely	FEMA annualized frequency (modeled)	130	1986 to 2023 (38 years)	countywide	
Tornado	0.104	events per year	about 1 in 10 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	0.0000183	annual probability at a location	chance a given location in the county burns in a year: 0.00183%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	10.8	event-days per year	about 10.8 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	206	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	21	30	0.7
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	114	30	3.8
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 44				Not Applicable 44	
Coastal Flooding	0 of 44				Not Applicable 44	
Cold Wave	44 of 44	42.7	73.3	93.1	Relatively High 12, Relatively Moderate 31, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	3 of 44	74.7	75.4	77.1	Very Low 3, No Rating 41	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	44 of 44	15.2	41.1	67.0	Relatively Low 22, Very Low 22	
Hail	44 of 44	26.9	41.0	63.7	Relatively Low 28, Very Low 16	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	44 of 44	14.7	48.8	82.1	Relatively Moderate 11, Relatively Low 32, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	44 of 44	14.3	17.9	25.0	Very Low 44	
Ice Storm	44 of 44	28.6	57.4	84.9	Relatively Moderate 8, Relatively Low 35, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	44 of 44	2.5	27.5	92.0	Relatively High 2, Relatively Moderate 9, Relatively Low 20, Very Low 13	
Landslide	44 of 44	8.7	51.5	91.5	Relatively Low 3, Very Low 41	
Lightning	44 of 44	32.3	68.2	94.9	Relatively High 10, Relatively Moderate 28, Relatively Low 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.
Strong Wind	44 of 44	54.8	85.4	97.3	Very High 1, Relatively High 27, Relatively Moderate 16	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	44 of 44	47.0	71.5	95.7	Very High 2, Relatively High 18, Relatively Moderate 21, Relatively Low 3	
Tsunami	0 of 44				Not Applicable 44	
Volcanic Activity	0 of 44				Not Applicable 44	
Wildfire	43 of 44	19.1	46.5	65.8	Very Low 43, No Rating 1	
Winter Weather	44 of 44	27.8	45.2	74.5	Relatively Moderate 18, Relatively Low 26	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
Kenton County (unincorporated area)	Unincorporated	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 2	\$315,446.20	0; 0	
Bromley city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 1	\$6,188.44	5; 0	
Covington city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 8	\$412,561.03	31; 0	
Crescent Springs city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$47,303.87	5; 0	Includes \$5,945.11 for declarations not counted as hazard incidents (DR-4497-KY).
Crestview Hills city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$5,719.55	2; 0	
Edgewood city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$806,713.77	0; 0	
Elsmere city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$52,218.71	0; 0	
Erlanger city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 1	\$76,677.24	29; 1	
Fairview city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	0; 0	
Fort Mitchell city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$64,951.71	10; 0	Includes \$13,049.70 for declarations not counted as hazard incidents (DR-4497-KY).
Fort Wright city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$22,139.04	8; 0	
Independence city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 1	\$127,050.26	45; 0	
Kenton Vale city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	0; 0	
Lakeside Park city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	3; 0	
Ludlow city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 1; any 1	\$32,107.95	8; 0	
Park Hills city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	10; 0	
Ryland Heights city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	0; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Taylor Mill city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 2	\$123,477.62	10; 0	
Villa Hills city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	\$70,372.88	4; 0	
Walton city	City	Approved, expires 2031-04-16	FMA RL 0, SRL 0; any 0	none found	0; 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	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	EAL population equivalence	EAL as % of exposure	Storm Events damage since 2026-04-17	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$26,208,142,267	\$6,944,284	168,969	\$3,190	\$26,078	\$6,780,865	under 0.0001%				
Drought		\$3,697,834			\$1,129		0.0305% (agriculture)				NRI has no building exposure for this hazard; agriculture shown

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 2026-04-17 <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
Earthquake	\$44,440,067,403		169,064	\$796,594		\$288,082	0.00179%				
Hail	\$26,208,149,419	\$6,944,284	168,969	\$242,593	\$2,260	\$3,407	0.000926%				
Heat Wave	\$26,208,142,267	\$6,944,284	168,969	\$118	\$13	\$1,960,442	under 0.0001%				
Hurricane	\$26,208,142,267	\$6,944,284	168,969	\$3,673	\$170	\$42	under 0.0001%				
Ice Storm	\$26,195,019,500		168,856	\$169,079		\$173,462	0.000645%				
Inland Flooding	\$26,192,540,304	\$557,641	1,831	\$20,832,232	\$11,980	\$204,392	n/a (see note)	\$0			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	\$2,536,533,446		17,247	\$593		\$1,015	under 0.0001%				
Lightning	\$26,208,149,419		168,969	\$27,020		\$1,049,788	0.000103%				
Strong Wind	\$26,208,149,419	\$6,944,284	168,969	\$960,729	\$51	\$2,941,248	0.00367%				
Tornado	\$26,208,149,419	\$6,944,284	168,969	\$5,056,821	\$292	\$5,139,716	0.0193%	\$10,000			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$8,854,878,217	\$3,566,551	62,499	\$8,839	\$1	\$1,178	under 0.0001%				
Winter Weather	\$26,208,142,267	\$6,944,284	168,969	\$64,916	\$41	\$50,865	0.000248%				

Totals since 2026-04-17 (Storm Events through 2026-06-30): 2 county-coded records, 2 with a damage value recorded (including \$0), \$10,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

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

Supports B2-a: context

County context

Measure	Value
Population	168,969
Building value (total, not at risk)	\$26,208,149,419
Agriculture value (total, not at risk)	\$6,944,284
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,208,413
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)	\$18,594,504
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	16	Severe repetitive loss, NFIP insurance definition	1

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	1	16	1	16	0	6
KENTON COUNTY *	0	0	2	0	2	0	0
COVINGTON, CITY OF	0	0	8	0	8	0	2
INDEPENDENCE, CITY OF	0	0	1	0	1	0	1
TAYLOR MILL, CITY OF	0	0	2	0	2	0	2

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>
BROMLEY, CITY OF	0	0	1	0	1	0	0
LUDLOW, CITY OF	0	1	1	1	1	0	1
ERLANGER, CITY OF	0	0	1	0	1	0	0

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Kenton County (unincorporated area)	210128	0	0	2	0	2	0	0	
Bromley city	210253	0	0	1	0	1	0	0	
Covington city	210129	0	0	8	0	8	0	2	
Crescent Springs city	210450	0	0	0	0	0	0	0	
Crestview Hills city	210451	0	0	0	0	0	0	0	
Edgewood city	210452	0	0	0	0	0	0	0	
Elsmere city	210453	0	0	0	0	0	0	0	
Erlanger city	210378	0	0	1	0	1	0	0	
Fairview city	210407	0	0	0	0	0	0	0	
Fort Mitchell city	210454	0	0	0	0	0	0	0	
Fort Wright city	210249	0	0	0	0	0	0	0	
Independence city	210240	0	0	1	0	1	0	1	
Kenton Vale city	210262	0	0	0	0	0	0	0	
Lakeside Park city	210455	0	0	0	0	0	0	0	
Ludlow city	210266	0	1	1	1	1	0	1	
Park Hills city	210409	0	0	0	0	0	0	0	
Ryland Heights city	210389	0	0	0	0	0	0	0	
Taylor Mill city	210246	0	0	2	0	2	0	2	
Villa Hills city	210456	0	0	0	0	0	0	0	
Walton city	210379	0	0	0	0	0	0	0	
Walton city	210481	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.

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

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	11	0	11	0	3
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	1	3	1	3	0	3
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 16 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
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)

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

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).

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.

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Kenton County, KY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 21117). Preview: automated baseline. 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: 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_21117. Preview: automated baseline.