

Montgomery County, MS

Risk-assessment baseline packet

County FIPS: 28097 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible. Plan: MEMA District 3 Regional (FEMA plan 111817), pending adoption here, approved 2026-09-17 by FEMA; not yet adopted here.

Update: FEMA tracker shows a plan approvable pending adoption.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$1,432,384 a year), Tornado (\$844,787) and Cold Wave (\$430,285).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 28097 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan, page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 4
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 7
8. B1-e: probability of future events, page 11
9. B1-f: hazards that vary across jurisdictions, page 13
10. B2-a and B2-b: vulnerability and potential impacts, page 15
11. B2-a: vulnerability (county context), page 16
12. B2-c: repetitive loss properties, page 17
13. Sources, what the plan adds, disclaimer and citation, page 18

Plan clock

Status:	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	Plan:	MEMA District 3 Regional (FEMA plan 111817), pending adoption here
Approved:	2026-09-17 by FEMA; not yet adopted here	Expires:	2031-09-16 once adopted
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. Plan 111817 was approved by FEMA on 2026-09-17 but is not yet adopted here, so no since-plan counts are given.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Montgomery County	County	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	MEMA District 3 Regional (FEMA plan 111817), pending adoption here	2026-09-17 by FEMA; not yet adopted here	2031-09-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Duck Hill town	Town	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	MEMA District 3 Regional (FEMA plan 111817), pending adoption here	2026-09-17 by FEMA; not yet adopted here	2031-09-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Kilmichael town	Town	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	MEMA District 3 Regional (FEMA plan 111817), pending adoption here	2026-09-17 by FEMA; not yet adopted here	2031-09-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Winona city	City	Approved, expires 2031-09-16	MEMA District 3 Regional (FEMA plan 111817)	2026-09-17	2031-09-16	1,812		

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Very Low	Very Low	\$1,372,211	\$19,945	\$40,228	\$1,432,384	29	
2	Tornado	Relatively Low	Relatively Low	\$368,642	\$2,359	\$473,787	\$844,787	16	
3	Cold Wave	Relatively Low	Relatively Low	\$16,035	\$17,100	\$397,151	\$430,285	2	
4	Earthquake	Very Low	Relatively Low	\$231,226	n/a	\$92,360	\$323,586		Storm Events does not record earthquakes.
5	Strong Wind	Relatively Low	Relatively Low	\$71,768	\$1,760	\$204,010	\$277,539	133	Includes 1 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Low	Relatively Low	\$16	\$164	\$237,247	\$237,428	5	
7	Hail	Relatively Low	Relatively Low	\$143,065	\$8,018	\$25,372	\$176,456	62	
8	Lightning	Relatively Low	Relatively Low	\$6,217	n/a	\$99,005	\$105,223	1	
9	Drought	Relatively Low	Relatively Low	n/a	\$101,279	n/a	\$101,279	19	
10	Hurricane	Very Low	Very Low	\$61,981	\$21,246	\$3,748	\$86,974	2	
11	Ice Storm	Relatively Low	Relatively Low	\$29,465	n/a	\$5,571	\$35,036	4	
12	Wildfire	Very Low	Very Low	\$7,544	\$23	\$2,442	\$10,009	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Winter Weather	Very Low	Very Low	\$1,608	\$2	\$233	\$1,844	19	Includes 3 Sleet records (outside NRI's Winter Weather definition).
14	Landslide	Very Low	Very Low	\$1,110	n/a	\$162	\$1,272	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9503.01 (Relatively Low, 76.4); tract 9503.02 (Relatively Low, 75.8); tract 9502 (Relatively Low, 70.2)
Hurricane	tract 9501 (Relatively Low, 61.8); tract 9503.01 (Relatively Low, 60.8); tract 9502 (Relatively Low, 59.3)
Landslide	tract 9501 (Relatively Low, 92.4); tract 9502 (Relatively Low, 87.9); tract 9503.01 (Relatively Low, 82.3)
Tornado	tract 9503.01 (Relatively High, 88.4); tract 9502 (Relatively High, 79.8); tract 9501 (Relatively High, 77.1)
Wildfire	tract 9502 (Relatively Low, 77.8); tract 9501 (Relatively Low, 77.6); tract 9503.01 (Relatively Low, 76.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9503.01 is Census Tract 9503.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2010 to 2026 (2 zone-level)	1 day to 14 days (median 7.5 days); 2 with a recorded value	14 consecutive days, 2010-01-01 to 2010-01-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	19 records, 2006 to 2026 (19 zone-level)	16 days to 84 days (median 52 days); 8 with a recorded value	84 days (about 2.8 months), 2007-04-12 to 2007-07-04, a run of 5 consecutive Storm Events drought records, zone-level	Drought, 2007-06-01, \$0 property; \$900,000 crops (zone total, 2007 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	73 records, 1962 to 2025	0.75 in to 2.75 in (median 1 in); 73 with a recorded value	2.75 in hail, 2006-04-07; same size also recorded on 1998-06-15		Event records naming jurisdictions in the plan: Duck Hill town (16 records), Winona city (16 records), Kilmichael town (8 records).	
Excessive Heat, Heat	heat index (in event narratives)	5 records, 2005 to 2010 (5 zone-level)	4 days to 12 days (median 5 days); 5 with a recorded value	12 consecutive days, 2007-08-05 to 2007-08-16, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2005 (2 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2005-08-29, \$10,000,000 property; \$50,000,000 crops (2005 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records)), 1 direct injury (reported for the zone); NWS zone MSZ028		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1998 to 2026 (4 zone-level)		Ice Storm, 1998-12-23, \$900,000 property; crops not reported (1998 dollars); NWS zone MSZ028		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	29 records, 1997 to 2025		Flash Flood, 2010-12-31, \$300,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Duck Hill town (11 records), Winona city (9 records), Kilmichael town (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 2011		Lightning, 2011-04-20, \$20,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Duck Hill town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	2 records, 1996 to 2009 (2 zone-level)	40 kt (46 mph) to 43 kt (49 mph) (median 41.5 kt (48 mph)); 2 with a recorded value	43 kt (49 mph) estimated gust, Strong Wind, 2009-04-12; NWS zone MSZ028	High Wind, 1996-01-18, \$50,000 property; crops not reported (zone total, 1996 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	149 records, 1973 to 2026	40 kt (46 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 102 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2011-02-24; same speed and measurement basis also recorded on 2009-04-10		Event records naming jurisdictions in the plan: Winona city (42 records), Duck Hill town (22 records), Kilmichael town (17 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	26 records, 1957 to 2025	F/EF0 to F/EF3 (median F/EF1); 25 with a recorded value	EF3 tornado, 2023-03-24, 12.46 mi within this county, 1,500 yd wide, \$4,500,000 property; \$1,170,000 crops (2023 dollars)		Event records naming jurisdictions in the plan: Kilmichael town (4 records), Duck Hill town (2 records), Winona city (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	19 records, 1996 to 2025 (19 zone-level)		Heavy Snow, 2011-02-09, \$300,000 property; \$0 crops (2011 dollars); NWS zone MSZ028		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 21 declarations covering 16 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Plan 111817 was approved by FEMA on 2026-09-17 but is not yet adopted here, so no since-plan counts are given.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-02-06	2026-01-23	DR-4899-MS	Major disaster	Severe Winter Storm	Winter Weather	\$1,778,311.93	within last 5 years	
2026-01-24	2026-01-23	EM-3640-MS	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	within last 5 years	same incident as DR-4899
2025-05-21	2025-03-14	DR-4874-MS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,172,166.12	within last 5 years	
2023-03-26	2023-03-24	DR-4697-MS	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	\$1,528,041.35	within last 5 years	
2021-10-22	2021-08-28	DR-4626-MS	Major disaster	Hurricane Ida	Hurricane	no Public Assistance recorded	within last 5 years	
2021-08-28	2021-08-28	EM-3569-MS	Emergency	Hurricane Ida	Hurricane	no Public Assistance recorded		same incident as DR-4626
2020-04-16	2020-04-12	DR-4536-MS	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
2020-04-05	2020-01-20	DR-4528-MS	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
2020-03-13	2020-01-20	EM-3474-MS	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4528
2019-04-23	2019-02-22	DR-4429-MS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$118,842.84		
2017-05-22	2017-04-30	DR-4314-MS	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$2,443,463.97		
2014-04-30	2014-04-28	DR-4175-MS	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2012-08-29	2012-08-26	DR-4081-MS	Major disaster	Hurricane Isaac	Hurricane	no Public Assistance recorded		
2012-08-28	2012-08-26	EM-3348-MS	Emergency	Tropical Storm Isaac	Hurricane	no Public Assistance recorded		same incident as DR-4081
2011-04-29	2011-04-15	DR-1972-MS	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Associated Flooding	Inland Flooding; Strong Wind; Tornado	\$188,505.58		
2008-08-30	2008-08-28	EM-3291-MS	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-08-29	2005-08-29	DR-1604-MS	Major disaster	Hurricane Katrina	Hurricane	\$59,735.29		
1999-01-25	1998-12-23	DR-1265-MS	Major disaster	Severe Winter Storms, Ice and Freezing Rain	Ice Storm	\$63,960.12		
1979-04-16	1979-04-16	DR-577-MS	Major disaster	Storms, Tornadoes, Floods	Inland Flooding; Tornado	no Public Assistance recorded		
1977-02-22	1977-02-22	EM-3032-MS	Emergency	Drought & Freezing	Winter Weather (primary); also designated: Drought	no Public Assistance recorded		
1973-03-27	1973-03-27	DR-368-MS	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1962-10-10	1962-10-10	DR-135-MS	Major disaster	Chlorine Barge Accident	Non-natural, not counted
1961-02-27	1961-02-27	DR-108-MS	Major disaster	Floods	Inland Flooding
1953-12-06	1953-12-06	DR-14-MS	Major disaster	Tornado	Tornado

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

Public Assistance not placed in any Mississippi county: 3 rows, \$3,519,904.13; listed on the Mississippi state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	2			1	0		1996 to 2026-06-30	
Drought	19			5	1		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	73			6	0		1955 to 2026-06-30	
Heat Wave	5			0	0		1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hurricane	2			0	4		1996 to 2026-06-30	
Ice Storm	4			1	1		1996 to 2026-06-30	
Inland Flooding	29			2	8		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1			0	0		1996 to 2026-06-30	
Strong Wind	151			24	6		1955 to 2026-06-30	Includes 1 High Wind and 1 Strong Wind records.
Tornado	26			2	9		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	19			4	2		1996 to 2026-06-30	Includes 3 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-03-24	Tornado	EF3, 12.46 mi within this county, 1,500 yd wide	\$4,500,000 property; \$1,170,000 crops (2023 dollars)	0, 0	FOLTZ to MINERVA	within last 5 years	B1-c worst recorded: Tornado
2011-04-20	Lightning		\$20,000 property; \$0 crops (2011 dollars)	0, 0	DUCK HILL		B1-c worst recorded: Lightning
2011-02-24	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$200,000 property; \$0 crops (2011 dollars)	0, 0	WINONA to KILMICHAEL		B1-c worst recorded: Thunderstorm Wind
2010-12-31	Flash Flood		\$300,000 property; \$0 crops (2010 dollars)	0, 0	SAWYER to WINNA MONTGOMERY CO		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2010-01-01	Cold/Wind Chill		\$300,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone MSZ028 (MONTGOMERY), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2009-04-12	Strong Wind	43 kt (49 mph) estimated gust	\$4,000 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone MSZ028 (MONTGOMERY), zone-level		B1-c worst recorded: High Wind and Strong Wind
2007-09-14	Flash Flood		\$8,000 property; \$0 crops (2007 dollars)	0, 1	DUCK HILL		deaths or injuries recorded
2007-08-05	Heat		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone MSZ028 (MONTGOMERY), zone-level		B1-c worst recorded: Excessive Heat, Heat
2007-04-12	Drought		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone MSZ028 (MONTGOMERY), zone-level		B1-c worst recorded: Drought
2006-04-07	Hail	2.75 in	\$1,000,000 property; \$200,000 crops (2006 dollars)	0, 0	DUCK HILL		B1-c worst recorded: Hail
1980-10-17	Tornado	F2, 1 mi path length (whole path, pre-1996), 200 yd wide	\$250,000 property; crops not recorded (1980 dollars)	0, 5	location not recorded		deaths or injuries recorded
1976-05-13	Tornado	F2, 11.4 mi path length (whole path, pre-1996), 1,320 yd wide	\$250,000 property; crops not recorded (1976 dollars)	0, 4	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (331 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.16	event-days per year	about 1.16 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	22	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	14.9	event-days per year	about 14.9 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	427	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00272	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.272%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.23	events per year	about 3.23 per year	Highly likely	FEMA annualized frequency (modeled)	122.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	13.5	event-days per year	about 13.5 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	215	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0671	events per year	about 1 in 15 years	Possible	FEMA annualized frequency (modeled)	22	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.995	event-days per year	about 0.995 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	67	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.893	event-days per year	about 0.893 days per year	Likely	Storm Events event-days in 15 of 30 years, 1996 to 2025 (50%)	25	1996 to 2023 (28 years)	see B1-f	
Landslide	0.563	events per year (modeled)	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	66.7	days per year with a strike	about 66.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.37	events per year	about 2.37 per year	Highly likely	FEMA annualized frequency (modeled)	91	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.38	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000928	annual probability at a location	chance a given location in the county burns in a year: 0.0928%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	3.05	event-days per year	about 3.05 days per year	Likely	Storm Events event- days in 13 of 30 years, 1996 to 2025 (43.3%)	58	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	31	30	1.03
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	93	30	3.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	30	30	1
Tornado	EF0-1	1996 to 2025	12	30	0.4
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	4 of 4	68.5	72.9	78.6	Relatively High 1, Relatively Moderate 3
Drought	4 of 4	80.9	87.4	95.1	Relatively Moderate 2, Relatively Low 2
Earthquake	4 of 4	64.5	73.0	76.4	Relatively Low 4
Hail	4 of 4	81.8	82.3	87.4	Relatively Moderate 4
Heat Wave	4 of 4	64.4	68.5	77.0	Relatively Moderate 4
Hurricane	4 of 4	56.7	60.1	61.8	Relatively Low 4
Ice Storm	4 of 4	65.5	67.6	79.5	Relatively Moderate 1, Relatively Low 3
Inland Flooding	4 of 4	23.1	31.9	47.6	Relatively Low 4
Landslide	4 of 4	54.6	85.1	92.4	Relatively Low 3, Very Low 1
Lightning	4 of 4	76.7	80.1	88.0	Relatively High 3, Relatively Moderate 1
Strong Wind	4 of 4	84.4	87.2	92.4	Relatively High 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	4 of 4	76.0	78.4	88.4	Relatively High 4
Wildfire	4 of 4	66.7	77.2	77.8	Relatively Low 3, Very Low 1
Winter Weather	4 of 4	23.6	24.4	28.9	Relatively Low 4

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Montgomery County	County	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,702,581.75	0 total; no approved plan
Duck Hill town	Town	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	52 total; no approved plan
Kilmichael town	Town	Plan 111817 approved 2026-09-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$281,672.73	30 total; no approved plan
Winona city	City	Approved, expires 2031-09-16	FMA RL 0, SRL 0; any 0	\$2,344,577.96	69 total; not yet covered

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

Plan 111817 was approved by FEMA on 2026-09-17 but is not yet adopted here, so no since-plan counts are given.

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

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

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$1,782,228,790	\$18,974,540	9,775	\$16,035	\$17,100	\$397,151	0.0009%				
Drought	n/a	\$7,702,389	n/a	n/a	\$101,279	n/a	1.31% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$3,125,297,517	n/a	9,822	\$231,226	n/a	\$92,360	0.0074%				
Hail	\$1,782,240,830	\$18,974,540	9,775	\$143,065	\$8,018	\$25,372	0.00803%				
Heat Wave	\$1,782,228,790	\$18,974,540	9,775	\$16	\$164	\$237,247	under 0.0001%				
Hurricane	\$1,782,228,790	\$18,963,972	9,775	\$61,981	\$21,246	\$3,748	0.00348%				
Ice Storm	\$1,782,228,790	n/a	9,775	\$29,465	n/a	\$5,571	0.00165%				
Inland Flooding	\$1,781,629,033	\$4,539,615	312	\$1,372,211	\$19,945	\$40,228	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$36,112,910	n/a	231	\$1,110	n/a	\$162	0.00307%				
Lightning	\$1,782,240,830	n/a	9,775	\$6,217	n/a	\$99,005	0.000349%				
Strong Wind	\$1,782,240,830	\$18,974,540	9,775	\$71,768	\$1,760	\$204,010	0.00403%				
Tornado	\$1,782,240,830	\$18,974,540	9,775	\$368,642	\$2,359	\$473,787	0.0207%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$124,468,529	\$3,540,696	1,972	\$7,544	\$23	\$2,442	0.00606%				
Winter Weather	\$1,782,228,790	\$18,974,540	9,775	\$1,608	\$2	\$233	under 0.0001%				

Totals since the plan: not available. Plan 111817 was approved by FEMA on 2026-09-17 but is not yet adopted here, so no since-plan counts are given.

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

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	9,775
Building value (total, not at risk)	\$1,782,240,830
Agriculture value (total, not at risk)	\$18,974,540
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$2,482,785
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)	\$1,581,316
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

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

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	1	1	4	1	4	0	3

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Montgomery County	280212	0	0	0	0	0	0	0
Duck Hill town	280118	0	0	0	0	0	0	0
Kilmichael town	280250	0	0	0	0	0	0	0
Winona city	280119	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_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_Gaz_unsd_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_Gaz_scscd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
-

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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). Montgomery County, MS: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 28097). Automated baseline. <https://hazardplain.org/ms/28097/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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