

Hamilton County, OH

Risk-assessment baseline packet

County FIPS: 39061 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2028-09-20. Plan: Hamilton County (FEMA plan 109296), approved 2023-09-21.

Since the plan was approved on 2023-09-21: no new hazard declaration and 65 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$109,118,464 a year), Tornado (\$53,060,938) and Heat Wave (\$24,668,202).

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; 39061 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2028-09-20	Plan:	Hamilton County (FEMA plan 109296)
Approved:	2023-09-21	Days to expiry:	721

What changed since your last plan (approved 2023-09-21)

New federal declarations:	none	Storm Events records since approval:	65 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 11, SRL 32 (44 CFR 77.2); any definition: 191	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 51 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

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
Hamilton County	County	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		
Addyston village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2023-12-12
Amberley village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Arlington Heights village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Blue Ash city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Cheviot city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Cincinnati city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Cleves village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-06-18
Deer Park city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Elmwood Place village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Evendale village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Fairfax village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Fairfield city	City	Approved, expires 2028-11-16	Butler County (FEMA plan 109337)	2023-11-17	2028-11-16	778		this jurisdiction approved 2023-12-12
Forest Park city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Glendale village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Golf Manor village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Greenhills village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Harrison city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Lincoln Heights village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-06-18
Lockland village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Loveland city	City	Approved, expires 2030-11-16	Warren County 2025 Hazard Mitigation Plan (FEMA plan 111229)	2025-11-17	2030-11-16	1,508		Also approved under plan 109296 (Hamilton County, expires 2028-09-20). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Madeira city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Mariemont village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Milford city	City	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Montgomery city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Mount Healthy city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Newtown village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
North Bend village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
North College Hill city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Norwood city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Reading city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Sharonville city	City	Approved, expires 2028-11-16	Butler County (FEMA plan 109337)	2023-11-17	2028-11-16	778		Also approved under plan 109296 (Hamilton County, expires 2028-09-20). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2024-06-18
Silverton village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Springdale city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
St. Bernard village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Terrace Park village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
The Village of Indian Hill city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-06-18
Woodlawn village	Village	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03
Wyoming city	City	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-01-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Anderson township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Colerain township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Columbia township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Crosby township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Delhi township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Green township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-12-11
Harrison township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Miami township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springfield township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Sycamore township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Symmes township	Township	Approved, expires 2028-09-20	Hamilton County (FEMA plan 109296)	2023-09-21	2028-09-20	721		this jurisdiction approved 2024-11-18
Whitewater township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible	Hamilton County (FEMA plan 109296), pending adoption here	2023-09-21 by FEMA; not yet adopted here	2028-09-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$106,788,248	\$578,636	\$1,751,580	\$109,118,464	259	
2	Tornado	Very High	Very High	\$28,718,465	\$339	\$24,342,133	\$53,060,938	7	
3	Heat Wave	Relatively High	Relatively High	\$554	\$1	\$24,667,648	\$24,668,202	9	
4	Cold Wave	Relatively High	Relatively High	\$508	\$30,284	\$16,315,564	\$16,346,355	5	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
5	Earthquake	Relatively Moderate	Relatively Moderate	\$5,523,141	n/a	\$2,452,453	\$7,975,594		Storm Events does not record earthquakes.
6	Strong Wind	Relatively High	Relatively High	\$2,434,226	\$10	\$1,568,941	\$4,003,178	374	Includes 18 High Wind and 8 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Lightning	Very High	Relatively High	\$53,388	n/a	\$2,250,714	\$2,304,103	18	
8	Hail	Relatively Moderate	Relatively Moderate	\$2,237,326	\$2,147	\$36,118	\$2,275,591	174	
9	Ice Storm	Relatively High	Relatively High	\$506,428	n/a	\$151,912	\$658,339	7	
10	Winter Weather	Relatively High	Relatively High	\$43,330	\$108	\$494,334	\$537,771	134	
11	Landslide	Relatively Moderate	Relatively Low	\$56,240	n/a	\$85,861	\$142,101	0	Declared 2 times; no Storm Events record of this type.

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
12	Wildfire	Very Low	Very Low	\$34,989	\$3	\$4,311	\$39,303	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Drought	Relatively Low	Relatively Low	n/a	\$30,592	n/a	\$30,592	2	
14	Hurricane	Very Low	Very Low	\$25,215	\$735	\$237	\$26,187	0	Declared 1 time; no Storm Events record of this type.

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 landslide and wildfire 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, tsunami 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 240.01 (Relatively Moderate, 81.2); tract 102.01 (Relatively Moderate, 80.2); tract 207.01 (Relatively Moderate, 79.3)
Hurricane	tract 230.01 (Very Low, 32.4); tract 30 (Very Low, 31.3); tract 260.02 (Very Low, 28.9)
Landslide	tract 204.03 (Relatively Moderate, 98.5); tract 205.02 (Relatively Moderate, 98.5); tract 260.02 (Relatively Moderate, 97.7)
Tornado	tract 230.01 (Very High, 99.2); tract 30 (Very High, 99.0); tract 215.09 (Very High, 97.4)
Wildfire	tract 244.02 (Relatively Low, 71.5); tract 260.02 (Relatively Low, 71.4); tract 260.01 (Relatively Low, 70.8)

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 240.01 is Census Tract 240.01). 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	4 records, 1996 to 2022 (4 zone-level)	1 day to 5 days (median 2.5 days); 4 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		Frost/Freeze, 2007-04-06, \$540,000 crop damage (2007 dollars); NWS zone OHZ077		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 1999 (2 zone-level)	62 days; 1 with a recorded value	62 days (2 months), 1999-07-01 to 1999-08-31, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	210 records, 1960 to 2025	0.75 in to 2.75 in (median 1 in); 208 with a recorded value	2.75 in hail, 1997-07-02	Hail, 2002-04-19, \$5,000,000 property; crops not reported (2002 dollars)	Event records naming jurisdictions in the plan: Cincinnati city (18 records), Delhi township (10 records), Sharonville city (9 records), Harrison city (7 records), Harrison township (7 records), Cleves village (6 records), Deer Park city (6 records), Newtown village (6 records), Montgomery city (5 records), Norwood city (5 records); and 19 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	9 records, 1999 to 2023 (9 zone-level)	1 day to 12 days (median 4 days); 6 with a recorded value	12 consecutive days, 1999-07-20 to 1999-07-31, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	7 records, 1996 to 2018 (7 zone-level)		No damage reported in 7 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	259 records, 1996 to 2026 (46 zone-level)		Flash Flood, 1998-04-16, \$4,000,000 property; crops not reported (1998 dollars)		Event records naming jurisdictions in the plan: Cincinnati city (21 records), Sharonville city (7 records), Glendale village (6 records), Cheviot city (5 records), Norwood city (5 records), Harrison city (4 records), Harrison township (4 records), Lincoln Heights village (4 records), Delhi township (3 records), Evendale village (3 records); and 22 more jurisdictions (see the Excel file). Zone-level records (46) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	18 records, 1996 to 2019		Lightning, 2019-08-30, \$1,000 property; \$0 crops (2019 dollars), 2 direct deaths, 1 direct injury	Lightning, 1996-07-07, \$150,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Cincinnati city (6 records), Blue Ash city (2 records).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	26 records, 2000 to 2026 (26 zone-level)	36 kt (41 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 26 with a recorded value	60 kt (69 mph) measured gust, High Wind, 2022-03-30; NWS zone OHZ077	High Wind, 2008-09-14, \$96,600,000 property; crops not reported (zone total, 2008 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	452 records, 1955 to 2026	44 kt (51 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 382 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2016-07-13	Thunderstorm Wind, 1994-04-15, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Cincinnati city (26 records), Harrison city (14 records), Harrison township (14 records), Norwood city (10 records), Delhi township (9 records), Madeira city (9 records), Deer Park city (8 records), Newtown village (8 records), Silverton village (8 records), Blue Ash city (7 records); and 23 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	18 records, 1954 to 2020	F/EF0 to F/EF5 (median F/EF1); 18 with a recorded value	F5 tornado, 1974-04-03, 6.8 mi path length (whole path, pre-1996), 533 yd wide, damage not recorded (pre-1996 record), 3 direct deaths, 190 direct injuries	Tornado, 1999-04-09, \$82,000,000 property; crops not reported (1999 dollars)	Event records naming jurisdictions in the plan: Addyston village (1 record), Blue Ash city (1 record), Milford city (1 record), Newtown village (1 record), Silverton village (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	134 records, 1996 to 2026 (134 zone- level)		Winter Weather, 2013-01-21, \$2,000,000 property; crops not reported (2013 dollars), 1 direct death, 27 direct injuries (reported for the zone); NWS zone OHZ077		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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: 18 declarations covering 13 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-31	2020-01-20	DR-4507-OH	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$240,889,281.14	
2020-03-13	2020-01-20	EM-3457-OH	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4507
2018-04-17	2018-02-14	DR-4360-OH	Major disaster	Severe Storms, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$2,976,061.84	
2012-06-30	2012-06-29	EM-3346-OH	Emergency	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded	
2011-07-13	2011-04-04	DR-4002-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,771,572.84	
2008-10-24	2008-09-14	DR-1805-OH	Major disaster	Severe Wind Storm Associated with Tropical Depression Ike	Hurricane; Strong Wind	\$8,077,802.23	
2005-09-13	2005-08-29	EM-3250-OH	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$293,626.77	
2005-01-11	2004-12-22	EM-3198-OH	Emergency	Snow	Winter Weather	\$1,255,743.34	
2004-09-19	2004-08-27	DR-1556-OH	Major disaster	Severe Storms and Flooding	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2001-08-27	2001-07-17	DR-1390-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,647,092.38	
1997-03-04	1997-02-28	DR-1164-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
1996-06-24	1996-05-02	DR-1122-OH	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	
1996-01-27	1996-01-20	DR-1097-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1990-06-06	1990-05-28	DR-870-OH	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
1978-01-26	1978-01-26	EM-3055-OH	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded	
1974-04-04	1974-04-04	DR-421-OH	Major disaster	Tornadoes	Tornado	no Public Assistance recorded	
1973-06-04	1973-06-04	DR-390-OH	Major disaster	Mudslides	Landslide	no Public Assistance recorded	
1968-06-05	1968-06-05	DR-243-OH	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-03-24	1964-03-24	DR-167-OH	Major disaster	Severe Storms & Flooding	Inland Flooding
1959-01-23	1959-01-23	DR-90-OH	Major disaster	Floods	Inland Flooding
1956-05-17	1956-05-17	DR-57-OH	Major disaster	Wind Storm	Other, not an NRI hazard; not counted

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 Ohio county: 1 row, \$3,080,910.74; listed on the Ohio 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	5	0	1	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	210	3	5	8	0	0	1955 to 2026-06-30	
Heat Wave	9	0	1	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	0	0	1996 to 2026-06-30	
Inland Flooding	259	20	2	25	8	0	1996 to 2026-06-30	
Landslide	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Lightning	18	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	478	30	15	64	1	0	1955 to 2026-06-30	Includes 18 High Wind and 8 Strong Wind records.
Tornado	18	0	0	0	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	134	12	3	21	2	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-03-30	High Wind	60 kt (69 mph) measured gust	damage not reported	0, 0	NWS zone OHZ077 (HAMILTON), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2019-08-30	Lightning		\$1,000 property; \$0 crops (2019 dollars)	2, 1	CUMMINGSVILLE		B1-c worst recorded: Lightning
2016-07-13	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$500,000 property; \$0 crops (2016 dollars)	0, 0	COVEDALE to IDLEWILD		B1-c worst recorded: Thunderstorm Wind
2013-01-21	Winter Weather		\$2,000,000 property; crops not reported (zone total, 2013 dollars)	1, 27	NWS zone OHZ077 (HAMILTON), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2007-04-06	Frost/Freeze		\$0 property; \$540,000 crops (zone total, 2007 dollars)	0, 0	NWS zone OHZ077 (HAMILTON), zone-level		B1-c worst recorded: Frost/Freeze
1999-07-20	Heat		damage not reported	0, 0	NWS zone OHZ077 (HAMILTON), zone-level		B1-c worst recorded: Excessive Heat, Heat
1999-04-09	Tornado	F4, 8 mi within this county, 440 yd wide	\$82,000,000 property; crops not reported (1999 dollars)	4, 65	BLUE ASH to SIXTEEN MILE STAND		deaths or injuries recorded
1998-04-16	Flash Flood		\$4,000,000 property; crops not reported (1998 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1997-07-02	Hail	2.75 in	\$100,000 property; crops not reported (1997 dollars)	0, 0	DELHI to CINCINNATI		B1-c worst recorded: Hail
1996-02-01	Cold/Wind Chill		\$400,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone OHZ077 (HAMILTON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1974-04-03	Tornado	F5, 6.8 mi path length (whole path, pre-1996), 533 yd wide	damage not recorded (pre-1996 record)	3, 190	location not recorded		deaths or injuries recorded
1969-08-09	Tornado	F3, 11.9 mi path length (whole path, pre-1996), 400 yd wide	\$2,500,000 property; crops not recorded (1969 dollars)	4, 240	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,140 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	2.21	event-days per year	about 2.21 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	2.28	event-days per year	about 2.28 days per year	Possible	Storm Events event- days in 1 of 30 years, 1996 to 2025 (3.33%)	84	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00143	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.143%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.46	events per year	about 3.46 per year	Highly likely	FEMA annualized frequency (modeled)	131.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.47	event-days per year	about 6.47 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	72	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00575	events per year	about 1 in 174 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.97	event-days per year	about 0.97 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	66	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.07	event-days per year	about 5.07 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	142	1996 to 2023 (28 years)	see B1-f	
Landslide	0.446	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	50.2	days per year with a strike	about 50.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.28	events per year	about 3.28 per year	Highly likely	FEMA annualized frequency (modeled)	125	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	0.272	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000203	annual probability at a location	chance a given location in the county burns in a year: 0.00203%		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	11.1	event-days per year	about 11.1 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	210	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	92	30	3.07
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	315	30	10.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	25	30	0.833
Tornado	EF0-1	1996 to 2025	6	30	0.2
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

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	226 of 226	26.7	56.3	82.1	Relatively High 7, Relatively Moderate 164, Relatively Low 55
Drought	16 of 226	67.7	75.4	89.1	Relatively Low 5, Very Low 11, No Rating 210
Earthquake	226 of 226	9.7	47.1	81.2	Relatively Moderate 5, Relatively Low 129, Very Low 92
Hail	226 of 226	26.7	53.1	86.6	Relatively Moderate 18, Relatively Low 191, Very Low 17
Heat Wave	226 of 226	29.7	78.5	94.5	Relatively High 72, Relatively Moderate 138, Relatively Low 16
Hurricane	226 of 226	13.5	19.4	32.4	Very Low 226
Ice Storm	226 of 226	5.8	32.0	83.9	Relatively Moderate 4, Relatively Low 98, Very Low 124
Inland Flooding	226 of 226	0.9	26.8	94.8	Relatively High 14, Relatively Moderate 42, Relatively Low 98, Very Low 72
Landslide	225 of 226	8.7	71.5	98.5	Relatively Moderate 9, Relatively Low 66, Very Low 150, No Rating 1
Lightning	226 of 226	12.7	43.0	77.0	Relatively Moderate 80, Relatively Low 138, Very Low 8
Strong Wind	226 of 226	17.7	48.9	86.4	Relatively High 1, Relatively Moderate 76, Relatively Low 147, Very Low 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	226 of 226	41.5	76.7	99.2	Very High 10, Relatively High 115, Relatively Moderate 95, Relatively Low 6
Wildfire	213 of 226	18.7	38.9	71.5	Relatively Low 3, Very Low 210, No Rating 13
Winter Weather	226 of 226	23.5	46.2	71.2	Relatively Moderate 99, Relatively Low 127

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Hamilton County	County	Approved, expires 2028-09-20	FMA RL 8, SRL 11; any 57	\$1,638,943.15	0 total; 0 since its plan	Includes \$1,514,798.90 for declarations not counted as hazard incidents (DR-4507-OH).
Addyston village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$39,895.09	3 total; 0 since its plan	
Amberley village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 3	\$126,419.40	0 total; 0 since its plan	
Arlington Heights village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 2 since its plan	
Blue Ash city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$239,210.26	11 total; 0 since its plan	
Cheviot city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$33,080.65	10 total; 3 since its plan	
Cincinnati city	City	Approved, expires 2028-09-20	FMA RL 2, SRL 17; any 81	\$11,755,806.51	71 total; 2 since its plan	Includes \$5,056,365.80 for declarations not counted as hazard incidents (DR-4507-OH, EM-3250-OH).
Cleves village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$169,012.19	12 total; 0 since its plan	
Deer Park city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$46,645.55	15 total; 1 since its plan	
Elmwood Place village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$6,871.85	3 total; 0 since its plan	
Evendale village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 2; any 3	\$74,076.46	9 total; 0 since its plan	
Fairfax village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 1; any 8	\$37,151.39	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Fairfield city	City	Approved, expires 2028-11-16	FMA RL 0, SRL 1; any 21	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Butler County; none of its repeat-flood properties are in this county.
Forest Park city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$227,255.75	6 total; 0 since its plan	Includes \$25,541.57 for declarations not counted as hazard incidents (DR-4507-OH).
Glendale village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$128,169.37	7 total; 0 since its plan	
Golf Manor village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$27,825.01	9 total; 2 since its plan	
Greenhills village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 3	\$143,519.95	4 total; 1 since its plan	
Harrison city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$149,726.21	25 total; 2 since its plan	
Lincoln Heights village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$31,302.61	7 total; 0 since its plan	
Lockland village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$60,095.38	4 total; 1 since its plan	
Loveland city	City	Approved, expires 2030-11-16	FMA RL 1, SRL 0; any 5	no Public Assistance recorded	2 total; 0 since its plan	Also approved under plan 109296 (Hamilton County, expires 2028-09-20). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Warren County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Madeira city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$139,874.74	14 total; 1 since its plan	
Mariemont village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$107,803.87	5 total; 0 since its plan	Includes \$27,016.82 for declarations not counted as hazard incidents (DR-4507-OH).
Milford city	City	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	4 total; no approved plan	Whole community, including the part in Clermont County; none of its repeat-flood properties are in this county.
Montgomery city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$233,038.32	10 total; 0 since its plan	
Mount Healthy city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$99,462.89	8 total; 0 since its plan	
Newtown village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 5	\$5,347.76	18 total; 1 since its plan	
North Bend village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$2,670.46	7 total; 0 since its plan	
North College Hill city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 4	\$57,508.66	4 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<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>	
Norwood city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	20 total; 2 since its plan	
Reading city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$196,388.71	3 total; 0 since its plan	
Sharonville city	City	Approved, expires 2028-11-16	FMA RL 0, SRL 1; any 10	no Public Assistance recorded	20 total; 0 since its plan	Also approved under plan 109296 (Hamilton County, expires 2028-09-20). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Silverton village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 0	\$25,172.70	13 total; 0 since its plan	
Springdale city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$184,423.61	11 total; 0 since its plan	
St. Bernard village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$82,667.08	6 total; 1 since its plan	
Terrace Park village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 2	\$99,610.71	1 total; 0 since its plan	
The Village of Indian Hill city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Woodlawn village	Village	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$157,900.68	4 total; 1 since its plan	
Wyoming city	City	Approved, expires 2028-09-20	FMA RL 0, SRL 0; any 1	\$211,367.79	5 total; 0 since its plan	
Anderson township	Township	Approved, expires 2028-09-20		\$421,666.49	1 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$51,939.39 for declarations not counted as hazard incidents (DR-4507-OH).
Colerain township	Township	Approved, expires 2028-09-20		\$297,597.64	1 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Columbia township	Township	Approved, expires 2028-09-20		\$83,726.41	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Crosby township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		\$28,188.07	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Delhi township	Township	Approved, expires 2028-09-20		\$62,801.26	22 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Green township	Township	Approved, expires 2028-09-20		\$264,411.69	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Harrison township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		\$7,869.12	25 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<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>	
Miami township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		\$67,061.33	4 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Springfield township	Township	Approved, expires 2028-09-20		\$389,023.88	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Sycamore township	Township	Approved, expires 2028-09-20		\$160,602.62	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Symmes township	Township	Approved, expires 2028-09-20		\$144,057.99	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Whitewater township	Township	Plan 109296 approved 2023-09-21, pending adoption here; not yet eligible		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-09-21 <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	\$172,748,617,416	\$29,659,724	830,621	\$508	\$30,284	\$16,315,564	under 0.0001%				
Drought	n/a	\$16,034,005	n/a	n/a	\$30,592	n/a	0.191% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$306,444,624,034	n/a	830,639	\$5,523,141	n/a	\$2,452,453	0.0018%				
Hail	\$172,749,024,592	\$29,659,724	830,623	\$2,237,326	\$2,147	\$36,118	0.0013%	\$0			
Heat Wave	\$172,748,617,416	\$29,659,724	830,621	\$554	\$1	\$24,667,648	under 0.0001%				
Hurricane	\$171,246,108,171	\$29,651,977	821,705	\$25,215	\$735	\$237	under 0.0001%				
Ice Storm	\$172,746,228,104	n/a	830,606	\$506,428	n/a	\$151,912	0.000293%				
Inland Flooding	\$172,565,606,589	\$11,104,508	9,610	\$106,788,248	\$578,636	\$1,751,580	n/a (see note)	\$662,000			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	\$7,992,356,063	n/a	42,558	\$56,240	n/a	\$85,861	0.000704%				
Lightning	\$172,749,024,592	n/a	830,623	\$53,388	n/a	\$2,250,714	under 0.0001%				
Strong Wind	\$172,749,024,592	\$29,659,724	830,623	\$2,434,226	\$10	\$1,568,941	0.00141%	\$74,250			
Tornado	\$172,749,024,592	\$29,659,724	830,623	\$28,718,465	\$339	\$24,342,133	0.0166%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-09-21 <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	\$28,645,892,912	\$8,395,367	163,388	\$34,989	\$3	\$4,311	0.000122%				
Winter Weather	\$172,748,617,416	\$29,659,724	830,621	\$43,330	\$108	\$494,334	under 0.0001%		\$0		

Totals since 2023-09-21 (Storm Events through 2026-06-30): 50 county-coded records, 50 with a damage value recorded (including \$0), \$736,250; 15 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	830,623
Building value (total, not at risk)	\$172,749,024,592
Agriculture value (total, not at risk)	\$29,659,724
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$147,064,912
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)	\$74,121,807
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
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)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	32
Repetitive loss, NFIP insurance definition	188	Severe repetitive loss, NFIP insurance definition	28

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	11	32	188	28	191	0	61
of which: Loveland city	1	0	3	0	3	0	0
of which: Hamilton County (unincorporated area)	8	11	57	11	57	0	15
of which: Addyston village	0	0	1	0	1	0	0
of which: Amberley village	0	0	3	0	3	0	2
of which: Cincinnati city	2	17	78	13	81	0	32
of which: Cleves village	0	0	1	0	1	0	0
of which: Evendale village	0	2	3	2	3	0	0
of which: Fairfax village	0	1	8	1	8	0	1
of which: Glendale village	0	0	1	0	1	0	1
of which: Greenhills village	0	0	3	0	3	0	0
of which: City of the Village of Indian Hill	0	0	1	0	1	0	1
of which: Montgomery city	0	0	1	0	1	0	0
of which: Newtown village	0	0	5	0	5	0	3
of which: North College Hill city	0	0	4	0	4	0	3
of which: Reading city	0	0	2	0	2	0	0
of which: St. Bernard city	0	0	1	0	1	0	1
of which: Sharonville city	0	1	10	1	10	0	2
of which: Woodlawn village	0	0	1	0	1	0	0
of which: Wyoming city	0	0	1	0	1	0	0
of which: Terrace Park village	0	0	2	0	2	0	0

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>
of which: Springdale city	0	0	2	0	2	0	0
Statewide, no county in FEMA's file	0	0	1	0	1	0	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Hamilton County	390204	8	11	57	11	57	0	15	
Addyston village	390205	0	0	1	0	1	0	0	
Amberley village	390206	0	0	3	0	3	0	2	
Arlington Heights village	390207	0	0	0	0	0	0	0	
Blue Ash city	390208	0	0	0	0	0	0	0	
Cheviot city	390209	0	0	0	0	0	0	0	
Cincinnati city	390210	2	17	78	13	81	0	32	
Cleves village	390211	0	0	1	0	1	0	0	
Deer Park city	390212	0	0	0	0	0	0	0	
Elmwood Place village	390213	0	0	0	0	0	0	0	
Evendale village	390214	0	2	3	2	3	0	0	
Fairfax village	390215	0	1	8	1	8	0	1	
Fairfield city	390038	0	1	21	1	21	0	9	Whole community, including the part in Butler County; none of its repeat-flood properties are in this county.
Forest Park city	390216	0	0	0	0	0	0	0	
Glendale village	390217	0	0	1	0	1	0	1	
Golf Manor village	390218	0	0	0	0	0	0	0	
Greenhills village	390219	0	0	3	0	3	0	0	
Harrison city	390220	0	0	0	0	0	0	0	
Lincoln Heights village	390222	0	0	0	0	0	0	0	
Lockland village	390223	0	0	0	0	0	0	0	
Loveland city	390068	1	0	5	0	5	0	0	Whole community, including the part in Warren County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Madeira city	390225	0	0	0	0	0	0	0	
Mariemont village	390226	0	0	0	0	0	0	0	

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Milford city	390227	0	0	1	0	1	0	0	Whole community, including the part in Clermont County; none of its repeat-flood properties are in this county.
Montgomery city	390228	0	0	1	0	1	0	0	
Mount Healthy city	390229	0	0	0	0	0	0	0	
Newtown village	390230	0	0	5	0	5	0	3	
North Bend village	390231	0	0	0	0	0	0	0	
North College Hill city	390232	0	0	4	0	4	0	3	
Norwood city	390233	0	0	0	0	0	0	0	
Reading city	390234	0	0	2	0	2	0	0	
Sharonville city	390236	0	1	10	1	10	0	2	
Silverton village	390237	0	0	0	0	0	0	0	
Springdale city	390877	0	0	2	0	2	0	0	
St. Bernard village	390235	0	0	1	0	1	0	1	
Terrace Park village	390633	0	0	2	0	2	0	0	
The Village of Indian Hill city	390221	0	0	1	0	1	0	1	
Woodlawn village	390239	0	0	1	0	1	0	0	
Wyoming city	390240	0	0	1	0	1	0	0	

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	9	14	107	10	110	0	40
2 to 4 unit residential	0	0	6	0	6	0	4
other residential	0	3	14	3	14	0	3
non-residential	2	15	60	15	60	0	14
not reported	0	0	1	0	1	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 177 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (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.

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

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Cite this: Hazard Plain (2026). Hamilton County, OH: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 39061). Automated baseline. <https://hazardplain.org/oh/39061/> 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