

Jackson County, OH

Risk-assessment baseline packet

County FIPS: 39079 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: Approved, expires 2028-01-22. Plan: Jackson County (FEMA plan 108784), approved 2023-01-23.

Since the plan was approved on 2023-01-23: no new hazard declaration and 72 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 (\$5,919,849 a year), Heat Wave (\$742,169) and Tornado (\$458,475).

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; 39079 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 2028-01-22

Plan:Jackson County (FEMA plan 108784)

Approved:2023-01-23

Days to expiry:479

What changed since your last plan (approved 2023-01-23)

New federal declarations: none

Repetitive loss now: FMA RL 3, SRL 4 (44 CFR 77.2); any definition: 24

Storm Events records since approval: 72 records (data through 2026-06-30)

Repeat-flood change: this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Jackson County	County	Approved, expires 2028-01-22	Jackson County (FEMA plan 108784)	2023-01-23	2028-01-22	479		this jurisdiction approved 2023-03-07
Coalton village	Village	Plan 108784 approved 2023-01-23, pending adoption here; not yet eligible	Jackson County (FEMA plan 108784), pending adoption here	2023-01-23 by FEMA; not yet adopted here	2028-01-22 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Jackson city	City	Approved, expires 2028-01-22	Jackson County (FEMA plan 108784)	2023-01-23	2028-01-22	479		
Oak Hill village	Village	Approved, expires 2028-01-22	Jackson County (FEMA plan 108784)	2023-01-23	2028-01-22	479		this jurisdiction approved 2023-03-07
Wellston city	City	Approved, expires 2028-01-22	Jackson County (FEMA plan 108784)	2023-01-23	2028-01-22	479		this jurisdiction approved 2023-05-29

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$5,870,081	\$15,669	\$34,098	\$5,919,849	59	
2	Heat Wave	Relatively Low	Relatively Low	\$97	under \$1	\$742,072	\$742,169	18	
3	Tornado	Relatively Low	Relatively Low	\$334,929	\$65	\$123,482	\$458,475	3	
4	Strong Wind	Relatively Low	Relatively Low	\$126,067	\$168	\$83,333	\$209,568	149	Includes 13 High Wind and 15 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Lightning	Relatively Low	Relatively Low	\$7,473	n/a	\$180,144	\$187,617	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Earthquake	Very Low	Very Low	\$123,584	n/a	\$29,350	\$152,934		Storm Events does not record earthquakes.
7	Ice Storm	Relatively Moderate	Relatively Moderate	\$98,402	n/a	\$44,542	\$142,943	2	
8	Cold Wave	Very Low	Very Low	\$8,504	\$2,020	\$86,596	\$97,120	33	Includes 3 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
9	Hail	Very Low	Very Low	\$90,459	\$528	\$961	\$91,947	56	
10	Hurricane	Very Low	Very Low	\$47,371	\$1,854	\$740	\$49,965	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Landslide	Relatively Low	Relatively Low	\$1,618	n/a	\$22,510	\$24,128	0	Declared 2 times; no Storm Events record of this type.
12	Winter Weather	Relatively Low	Relatively Low	\$13,149	\$38	\$6,253	\$19,440	65	

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	Drought	Very Low	Very Low	n/a	\$15,438	n/a	\$15,438	15	
14	Wildfire	Very Low	Very Low	\$3,728	\$6	\$1,789	\$5,523	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 lightning, 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 9575 (Relatively Low, 54.8); tract 9574 (Relatively Low, 53.7); tract 9577 (Relatively Low, 51.4)
Hurricane	tract 9574 (Relatively Low, 53.4); tract 9575 (Relatively Low, 53.2); tract 9578 (Relatively Low, 53.1)
Landslide	tract 9574 (Relatively Moderate, 98.6); tract 9578 (Relatively Moderate, 96.5); tract 9577 (Relatively Moderate, 96.5)
Tornado	tract 9574 (Relatively Moderate, 60.7); tract 9572 (Relatively Moderate, 59.9); tract 9575 (Relatively Moderate, 55.4)
Wildfire	tract 9578 (Relatively Low, 76.6); tract 9574 (Relatively Low, 71.0); tract 9577 (Relatively Low, 70.5)

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 9575 is Census Tract 9575). 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	30 records, 1996 to 2026 (30 zone-level)	1 day to 31 days (median 2 days); 25 with a recorded value	December 2000 (1 monthly summary record), zone-level	Extreme Cold/Wind Chill, 2014-01-27, \$50,000 property; \$0 crops (zone total, 2014 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	3 records, 2003 to 2004 (3 zone-level)		No crop damage reported in 3 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	15 records, 1999 to 2025 (15 zone-level)	25 days to 184 days (median 91 days); 5 with a recorded value	184 days (6 months), 1999-05-01 to 1999-10-31, a run of 6 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)	62 records, 1980 to 2023	0.75 in to 2.5 in (median 0.94 in); 62 with a recorded value	2.5 in hail, 2020-04-08; same size also recorded on 1998-05-31	Hail, 2000-07-14, \$50,000 property; crops not reported (2000 dollars)	Event records naming jurisdictions in the plan: Jackson city (25 records), Oak Hill village (10 records), Wellston city (8 records), Coalton village (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	18 records, 1997 to 2011 (18 zone-level)	1 day to 3 days (median 2 days); 4 with a recorded value	3 consecutive days, 2011-07-20 to 2011-07-22, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
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)	2 records, 1999 to 2003 (2 zone-level)		Ice Storm, 2003-02-16, \$750,000 property; crops not reported (2003 dollars); NWS zone OHZ083		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	59 records, 1996 to 2026 (6 zone-level)		Flash Flood, 2011-05-10, \$8,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Jackson city (17 records), Oak Hill village (4 records), Wellston city (4 records), Coalton village (2 records). Zone-level records (6) 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	0					Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	28 records, 2000 to 2026 (28 zone-level)	30 kt (35 mph) to 50 kt (58 mph) (median 41 kt (47 mph)); 19 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2023-03-03; same speed and measurement basis also recorded on 2004-12-07, 2006-12-01, 2008-01-09; NWS zone OHZ083	Strong Wind, 2016-04-02, \$50,000 property; \$0 crops (zone total, 2016 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	140 records, 1965 to 2026	45 kt (52 mph) to 65 kt (75 mph) (median 50 kt (58 mph)); 93 with a recorded value	65 kt (75 mph) estimated gust, Thunderstorm Wind, 2015-04-09; same speed and measurement basis also recorded on 2011-06-21	Thunderstorm Wind, 2012-06-29, \$1,500,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: Jackson city (46 records), Oak Hill village (15 records), Wellston city (13 records), Coalton village (4 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	6 records, 1980 to 2024	F/EF0 to F/EF2 (median between F/EF0 and F/EF1); 6 with a recorded value	EF2 tornado, 2024-04-02, 1.87 mi within this county, 325 yd wide, \$20,000 property; \$0 crops (2024 dollars)	Tornado, 1980-06-02, \$2,500,000 property; crops not recorded (1980 dollars)	Event records naming jurisdictions in the plan: Jackson city (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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	65 records, 1996 to 2026 (65 zone-level)		Heavy Snow, 2015-03-04, \$20,000 property; \$0 crops (2015 dollars); NWS zone OHZ083		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.

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 16 declarations covering 11 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	none placed in this county by FEMA's record; \$3,080,910.74 for this declaration is not placed in any county (see the state page)	
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
2019-04-08	2019-02-05	DR-4424-OH	Major disaster	Severe Storms, Flooding, and Landslides	Inland Flooding (primary); also designated: Landslide	\$1,186,795.80	
2018-04-17	2018-02-14	DR-4360-OH	Major disaster	Severe Storms, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$2,005,532.80	
2012-08-20	2012-06-29	DR-4077-OH	Major disaster	Severe Storms and Straight-Line Winds	Strong Wind	\$309,782.25	
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	same incident as DR-4077
2011-07-13	2011-04-04	DR-4002-OH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$419,524.06	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2005-09-13	2005-08-29	EM-3250-OH	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted		no Public Assistance recorded
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
2003-03-14	2003-02-14	DR-1453-OH	Major disaster	Severe Winter Storm and Record/ Near Record Snow	Winter Weather		\$829,078.54
2000-03-07	2000-02-18	DR-1321-OH	Major disaster	Severe Storms and Flooding	Inland Flooding		PA not declared for this county
1998-06-30	1998-06-24	DR-1227-OH	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado		no Public Assistance recorded
1997-03-04	1997-02-28	DR-1164-OH	Major disaster	Severe Storms and Flooding	Inland Flooding		no Public Assistance recorded
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
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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	33	2	0	2	0	0	1996 to 2026-06-30	Includes 3 Frost/Freeze records.
Drought	15	5	0	5	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	62	1	0	1	0	0	1955 to 2026-06-30	
Heat Wave	18	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	2	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	59	15	1	16	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	168	34	3	37	1	0	1955 to 2026-06-30	Includes 13 High Wind and 15 Strong Wind records.
Tornado	6	2	0	2	2	0	1950 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
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	65	13	3	18	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
2024-04-02	Tornado	EF2, 1.87 mi within this county, 325 yd wide	\$20,000 property; \$0 crops (2024 dollars)	0, 0	LEO	new since last plan; within last 5 years	B1-c worst recorded: Tornado
2023-03-03	High Wind	50 kt (58 mph) estimated gust	\$0 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone OHZ083 (JACKSON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2020-04-08	Hail	2.5 in	\$0 property; \$0 crops (2020 dollars)	0, 0	HITCHCOCK		B1-c worst recorded: Hail
2015-04-09	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$200,000 property; \$0 crops (2015 dollars)	0, 0	OAK HILL to PYRO		B1-c worst recorded: Thunderstorm Wind
2015-03-04	Heavy Snow		\$20,000 property; \$0 crops (zone total, 2015 dollars)	0, 0	NWS zone OHZ083 (JACKSON), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2012-07-26	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$5,000 property; \$0 crops (2012 dollars)	0, 1	WELLINGTON		deaths or injuries recorded
2011-07-20	Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone OHZ083 (JACKSON), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-05-10	Flash Flood		\$8,000,000 property; \$0 crops (2011 dollars)	0, 0	RAY to WELLSTON		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2003-02-16	Ice Storm		\$750,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone OHZ083 (JACKSON), zone-level		B1-c worst recorded: Ice Storm
2000-12-01	Cold/Wind Chill		damage not reported	0, 0	NWS zone OHZ083 (JACKSON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-05-01	Drought		damage not reported	0, 0	NWS zone OHZ083 (JACKSON), zone-level		B1-c worst recorded: Drought
1994-07-21	Thunderstorm Wind	speed not recorded	\$500,000 property; crops not recorded (1994 dollars)	0, 3	Wellston		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (428 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	1	event-day per year	about 1 day per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	19	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	3.53	event-days per year	about 3.53 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	175	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00112	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.112%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.91	events per year	about 2.91 per year	Highly likely	FEMA annualized frequency (modeled)	110.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.79	event-days per year	about 3.79 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	65	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0151	events per year	about 1 in 66 years	Possible	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	0.61	event-days per year	about 0.61 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	41	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.57	event-days per year	about 1.57 days per year	Likely	Storm Events event- days in 22 of 30 years, 1996 to 2025 (73.3%)	44	1996 to 2023 (28 years)	see B1-f	
Landslide	0.869	events per year (modeled)	about 0.87 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	46.4	days per year with a strike	about 46.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	1.24	events per year	about 1.24 per year	Highly likely	FEMA annualized frequency (modeled)	48	1986 to 2023 (38 years)	countywide	
Tornado	0.137	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000277	annual probability at a location	chance a given location in the county burns in a year: 0.0277%		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	8.11	event-days per year	about 8.11 days per year	Likely	Storm Events event- days in 26 of 30 years, 1996 to 2025 (86.7%)	154	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	25	30	0.833
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	81	30	2.7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	32	30	1.07
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	1	30	0.0333
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	7 of 7	24.9	30.1	33.8	Relatively Low 7
Drought	6 of 7	72.7	77.5	89.6	Relatively Low 3, Very Low 3, No Rating 1
Earthquake	7 of 7	29.4	48.5	54.8	Relatively Low 6, Very Low 1
Hail	7 of 7	53.4	66.5	70.3	Relatively Moderate 1, Relatively Low 6
Heat Wave	7 of 7	74.5	86.2	90.0	Relatively High 4, Relatively Moderate 3
Hurricane	7 of 7	44.5	52.3	53.4	Relatively Low 4, Very Low 3
Ice Storm	7 of 7	84.5	85.7	91.6	Relatively High 2, Relatively Moderate 5
Inland Flooding	7 of 7	64.5	76.4	92.4	Relatively High 2, Relatively Moderate 5
Landslide	7 of 7	81.4	94.1	98.6	Relatively Moderate 3, Relatively Low 4
Lightning	7 of 7	70.1	85.2	90.0	Relatively High 5, Relatively Moderate 2
Strong Wind	7 of 7	59.1	74.8	78.6	Relatively Moderate 7

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	7 of 7	47.8	55.3	60.7	Relatively Moderate 4, Relatively Low 3
Wildfire	7 of 7	41.4	53.4	76.6	Relatively Low 3, Very Low 4
Winter Weather	7 of 7	44.9	58.9	63.7	Relatively Moderate 6, Relatively Low 1

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>
Jackson County	County	Approved, expires 2028-01-22	FMA RL 2, SRL 2; any 4	\$19,905.72	0 total; 0 since its plan
Coalton village	Village	Plan 108784 approved 2023-01-23, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 4	\$160,023.08	9 total; no approved plan
Jackson city	City	Approved, expires 2028-01-22	FMA RL 0, SRL 1; any 14	\$328,378.75	89 total; 12 since its plan
Oak Hill village	Village	Approved, expires 2028-01-22	FMA RL 0, SRL 0; any 1	\$43,334.17	29 total; 0 since its plan
Wellston city	City	Approved, expires 2028-01-22	FMA RL 1, SRL 0; any 1	\$42,748.06	25 total; 1 since its plan

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-01-23 <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	\$7,826,117,521	\$14,205,447	32,646	\$8,504	\$2,020	\$86,596	0.000109%		\$0		
Drought	n/a	\$2,291,141	n/a	n/a	\$15,438	n/a	0.674% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$14,157,161,023	n/a	32,653	\$123,584	n/a	\$29,350	0.000873%				
Hail	\$7,826,117,521	\$14,205,447	32,646	\$90,459	\$528	\$961	0.00116%	\$0			
Heat Wave	\$7,826,117,521	\$14,205,447	32,646	\$97	under \$1	\$742,072	under 0.0001%				
Hurricane	\$7,777,757,117	\$13,989,843	32,399	\$47,371	\$1,854	\$740	0.000609%				
Ice Storm	\$7,826,117,521	n/a	32,646	\$98,402	n/a	\$44,542	0.00126%				
Inland Flooding	\$7,819,879,485	\$1,154,992	868	\$5,870,081	\$15,669	\$34,098	n/a (see note)	\$3,000			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	\$615,066,316	n/a	3,028	\$1,618	n/a	\$22,510	0.000263%				
Lightning	\$7,826,117,521	n/a	32,646	\$7,473	n/a	\$180,144	under 0.0001%				
Strong Wind	\$7,826,117,521	\$14,205,447	32,646	\$126,067	\$168	\$83,333	0.00161%	\$87,750	\$13,000		Storm Events damage since the plan includes 10 zone-level Strong Wind records (\$13,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$7,826,117,521	\$14,205,447	32,646	\$334,929	\$65	\$123,482	0.00428%	\$50,000			

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 2023-01-23 <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	\$316,525,891	\$2,777,604	4,596	\$3,728	\$6	\$1,789	0.00118%				
Winter Weather	\$7,826,117,521	\$14,205,447	32,646	\$13,149	\$38	\$6,253	0.000168%		\$0		

Totals since 2023-01-23 (Storm Events through 2026-06-30): 41 county-coded records, 41 with a damage value recorded (including \$0), \$140,750; 31 zone-level records, 31 with a damage value recorded (including \$0), \$13,000 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	32,646
Building value (total, not at risk)	\$7,826,117,521
Agriculture value (total, not at risk)	\$14,205,447
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$6,761,248
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)	\$1,355,869
Social vulnerability rating	Very High
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	23	Severe repetitive loss, NFIP insurance definition	3

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	3	4	23	3	24	1	4
of which: Oak Hill village	0	0	1	0	1	0	1
of which: Jackson County (unincorporated area)	2	2	4	2	4	0	0
of which: Coalton village	0	1	4	1	4	0	0
of which: Jackson city	0	1	13	0	14	1	3
of which: Wellston city	1	0	1	0	1	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>
Jackson County	390290	2	2	4	2	4	0	0
Coalton village	390291	0	1	4	1	4	0	0
Jackson city	390292	0	1	13	0	14	1	3
Oak Hill village	390238	0	0	1	0	1	0	1
Wellston city	390293	1	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	2	2	17	2	17	0	3
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	2	5	1	6	1	1
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 20 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)
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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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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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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org