

Davidson County, TN

Risk-assessment baseline packet

Unit **County area 47037** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

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Plan clock

Status	Approved, expires 2031-06-03	Plan	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)
Approved	2026-06-04	Expires	2031-06-03
As of	2026-09-28	Days	1,709 days to expiry

Plan clock from the consolidated city-county government plan (Nashville-Davidson metropolitan government). FEMA plan data has no separate county-level row for this county.

What changed since your last plan (approved 2026-06-04)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	0 (data through 2026-06-30)
Repetitive loss now	FMA RL 40, SRL 64 (44 CFR 77.2); any definition: 355	Repeat-flood change	First release: no prior release to compare.

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

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Nashville-Davidson metropolitan government	Consolidated Government	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,709		
Belle Meade city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,709		member approved 2026-07-21

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Berry Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902), pending adoption here	2026-06-04 by FEMA; not yet adopted here	2031-06-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Forest Hills city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,709		member approved 2026-07-21
Goodlettsville city	City	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,709		Also approved under plan 109121 (Sumner County, expires 2028-12-19). 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. member approved 2026-07-27
Oak Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902), pending adoption here	2026-06-04 by FEMA; not yet adopted here	2031-06-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Trevecca Nazarene University	College/University	Approved, expires 2031-06-03	Metropolitan Nashville-Davidson County Multi-Hazard Mitigation Plan (FEMA plan 111902)	2026-06-04	2031-06-03	1,709		member approved 2026-07-21

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

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$152,139,481	\$1,109	\$8,187,586	\$160,328,176	170		
2	Earthquake	Relatively High	Relatively High	\$33,071,091		\$24,812,721	\$57,883,811			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
3	Tornado	Relatively High	Relatively High	\$12,734,854	\$1,004	\$10,855,728	\$23,591,585	42		
4	Cold Wave	Relatively High	Relatively High	\$39,058	\$3,701	\$7,465,777	\$7,508,536	2		
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$5,439	\$19	\$6,489,015	\$6,494,473	8		
6	Strong Wind	Relatively High	Relatively High	\$1,644,790	\$2,181	\$2,349,623	\$3,996,594	888		Includes 8 High Wind records and 30 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Hail	Relatively Moderate	Relatively Moderate	\$1,424,445	\$290	\$30,147	\$1,454,883	235		
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$323,823		\$93,466	\$417,289	1		
9	Lightning	Relatively Low	Relatively Low	\$120,619		\$150,379	\$270,997	47		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$68,485	under \$1	\$164,911	\$233,397	70		
11	Hurricane	Very Low	Very Low	\$102,800	\$1,360	\$2,647	\$106,808	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$65,163	\$2	\$6,427	\$71,591	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Drought	Very Low	Very Low		\$15,712		\$15,712	29		
14	Landslide	Relatively Low	Very Low	\$3,670		\$1,814	\$5,485	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 174
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 174
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	19 of 174
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	174 of 174
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	174 of 174
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
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.	174 of 174
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	174 of 174
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	174 of 174
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 174
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 174
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	170 of 174
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	174 of 174

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

Supports B1-c: extent

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

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2, 2018 to 2022 (2 zone-level)	1 day to 4 days (median 2.5 days); 2 with a recorded value	4 consecutive days, 2018-01-01 to 2018-01-04, 1 direct death, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	29, 2007 to 2026 (29 zone-level)	7 days to 214 days (median 52 days); 12 with a recorded value	214 days (7 months), 2007-05-01 to 2007-11-30, a run of 7 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	275, 1955 to 2025	0.75 in to 4.5 in (median 0.88 in); 275 with a recorded value	4.5 in hail, 1985-06-04	Hail, 2012-03-02, \$25,000,000 property; crops not reported (2012 dollars)	Event records naming member places: Goodlettsville city (18 records), Oak Hill city (8 records), Belle Meade city (7 records), Berry Hill city (6 records), Forest Hills city (2 records).	
Excessive Heat, Heat	heat index (narratives)	8, 2010 to 2025 (8 zone-level)	1 day to 4 days (median 1 day); 7 with a recorded value	4 consecutive days, 2022-06-13 to 2022-06-16, zone-level	Excessive Heat, 2010-08-04, \$100,000 property; \$0 crops, reported for the zone (2010 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	1, 2013 to 2013 (1 zone-level)		Ice Storm, 2013-01-15, \$5,000 property; crops not reported, reported for the zone (2013 dollars); NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	170, 1996 to 2025 (1 zone-level)		Flood, 2010-05-01, \$1,500,000,000 property; \$1,000 crops (2010 dollars), 10 direct deaths		Event records naming member places: Goodlettsville city (12 records), Berry Hill city (7 records), Belle Meade city (5 records), Oak Hill city (3 records), Forest Hills city (1 record). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	47, 1997 to 2025		Lightning, 2014-10-08, \$500,000 property; \$0 crops (2014 dollars)		Event records naming member places: Belle Meade city (3 records), Forest Hills city (3 records), Oak Hill city (3 records), Berry Hill city (2 records), Goodlettsville city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	38, 2001 to 2025 (38 zone-level)	35 kt (40 mph) to 57 kt (66 mph) (median 43 kt (49 mph)); 38 with a recorded value	57 kt (66 mph) measured gust, High Wind, 2023-03-03; NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	971, 1957 to 2026	30 kt (35 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 872 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1986-07-26	Thunderstorm Wind, 2020-05-03, \$7,580,000 property; \$0 crops (2020 dollars)	Event records naming member places: Oak Hill city (43 records), Belle Meade city (24 records), Berry Hill city (24 records), Goodlettsville city (24 records), Forest Hills city (4 records).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	53, 1952 to 2026	F/EF0 to F/EF3 (median F/EF1); 53 with a recorded value	EF3 tornado, 2020-03-03, 21.49 mi within this county, 1,150 yd wide, \$1,090,000,000 property; \$0 crops (2020 dollars), 2 direct deaths, 170 direct injuries		Event records naming member places: Goodlettsville city (2 records).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	70, 1996 to 2026 (70 zone-level)		Heavy Snow, 2010-01-29, \$250,000 property; crops not reported, reported for the zone (2010 dollars); NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties	Winter Storm, 2015-02-16, \$250,000 property; \$0 crops, reported for the zone (2015 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

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

Supports B1-d: previous occurrences

Declaration rows28

Counted incidents22

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2026-02-06	2026-01-22	DR-4898-TN	Major disaster	SEVERE WINTER STORM	Winter Weather	\$36,389,562.66	during plan review, check whether your last plan included it; within last 5 years	
2026-01-24	2026-01-22	EM-3635-TN	Emergency	SEVERE WINTER STORM	Winter Weather	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4898
2025-06-19	2025-04-02	DR-4878-TN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$3,191,458.62	during plan review, check whether your last plan included it; within last 5 years	
2025-04-02	2025-04-02	EM-3625-TN	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	none found	within last 5 years	same incident as DR-4878
2023-12-13	2023-12-09	DR-4751-TN	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	\$7,621,738.53	within last 5 years	
2023-05-17	2023-03-01	DR-4712-TN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND TORNADO	Strong Wind; Tornado	\$9,007,009.66	within last 5 years	
2023-03-08	2022-12-22	DR-4691-TN	Major disaster	SEVERE WINTER STORM	Winter Weather (primary); also designated: Cold Wave, Ice Storm	\$2,778,050.12	within last 5 years	
2022-01-14	2021-12-10	DR-4637-TN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND TORNADOES	Tornado (primary); also designated: Strong Wind	\$3,427,092.58	within last 5 years	
2021-05-08	2021-03-25	DR-4601-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Tornado (primary); also designated: Inland Flooding	\$7,683,573.28		
2021-01-05	2020-12-25	EM-3552-TN	Emergency	EXPLOSION	Non-natural, not counted	none found		
2020-07-09	2020-05-03	DR-4550-TN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind	\$8,646,121.71		
2020-04-02	2020-01-20	DR-4514-TN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$143,196,249.04		
2020-03-13	2020-01-20	EM-3473-TN	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4514

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated,	nominal dollars		
2020-03-05	2020-03-03	DR-4476-TN	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$41,260,169.15			
2015-04-02	2015-02-15	DR-4211-TN	Major disaster	SEVERE WINTER STORM AND FLOODING	Ice Storm	\$449,514.35			
2011-05-09	2011-04-04	DR-1978-TN	Major disaster	SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS	Inland Flooding; Strong Wind; Tornado	\$1,631,589.48			
2010-05-04	2010-04-30	DR-1909-TN	Major disaster	SEVERE STORMS, FLOODING, STRAIGHT-LINE WINDS, AND TORNADOES	Inland Flooding; Strong Wind; Tornado	\$133,076,537.20			
2006-04-05	2006-04-02	DR-1634-TN	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	\$4,595,871.86			
2005-09-05	2005-08-29	EM-3217-TN	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$117,076.66			
2003-05-08	2003-05-04	DR-1464-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$1,488,070.84			FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2000-06-12	2000-05-23	DR-1331-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$1,216,527.67			
1999-05-12	1999-05-05	DR-1275-TN	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado	\$2,547,688.86			
1998-04-20	1998-04-16	DR-1215-TN	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado	none found			
1997-03-07	1997-02-28	DR-1167-TN	Major disaster	HEAVY RAINS, TORNADOES, FLOODING, HAIL, HIGH WINDS	Tornado (primary); also designated: Inland Flooding	none found			
1994-02-28	1994-02-09	DR-1010-TN	Major disaster	SEVERE WINTER ICE STORM,FLASH FLOODING	Ice Storm; Inland Flooding; Winter Weather	none found			
1979-05-07	1979-05-07	DR-585-TN	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county			
1975-03-22	1975-03-22	DR-459-TN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found			
1974-04-04	1974-04-04	DR-424-TN	Major disaster	TORNADOES	Tornado	none found			

School districts and special districts in this county: \$449,175.90 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1963-03-27	1963-03-27	DR-151-TN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		

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

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 5 rows, \$866,036.50

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4792-TN	2024-06-17	SEVERE STORMS, TORNADOES, AND FLOODING	Goodlettsville, City of	\$264,201.11
DR-4609-TN	2021-08-23	SEVERE STORM AND FLOODING	Tennessee Board of Regents	\$359,014.68
DR-4594-TN	2021-04-21	SEVERE WINTER STORMS	Tennessee Board of Regents	\$92,887.15
DR-4320-TN	2017-06-23	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Tennessee Board of Regents	\$3,341.09
DR-1482-TN	2003-07-29	SEVERE STORMS, HIGH WINDS, AND HEAVY RAIN	Tennessee Board of Regents	\$146,592.47

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES

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

Public Assistance not placed in a county in this state: 5 rows, \$12,113,670.26

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4832	2024-10-02	SkyLine Telephone Membership Corporation	Ashe County	\$34,687.08	county field is a county of another state and the applicant name does not identify a place in the declaring state
4637	2022-01-14	West Kentucky Rural Telephone Cooperative Corporation	Graves County	\$8,963.27	county field is a county of another state and the applicant name does not identify a place in the declaring state
4514	2020-04-02	Asbury, Inc.	Frederick County	\$12,046,725.04	county field is a county of another state and the applicant name does not identify a place in the declaring state

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	
				<i>federal share obligated, nominal dollars</i>	Why not placed
1909	2010-05-04	TIPPAH ELECTRIC POWER ASSOCIATION(1)	Tippah County	\$17,127.93	county field is a county of another state and the applicant name does not identify a place in the declaring state
1464	2003-05-08	West Kentucky Rural Telephone Cooperative Corporation	Graves County	\$6,166.94	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	2	0	0	1	1	0	1996 to 2026-06-30	
Drought	29	0	4	14	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	275	0	2	32	0	0	1955 to 2026-06-30	
Heat Wave	8	0	2	5	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	1	0	0	0	3	0	1996 to 2026-06-30	
Inland Flooding	170	0	1	25	14	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	47	0	1	12	0	0	1996 to 2026-06-30	
Strong Wind	1,009	0	19	178	7	0	1955 to 2026-06-30	Includes 8 High Wind records and 30 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	53	0	1	8	16	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	70	0	1	10	3	0	1996 to 2026-06-30	

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2023-12-09	Tornado	EF2, 7.76 mi within this county, 400 yd wide	\$10,000,000 property; \$0 crops (2023 dollars)	3, 21	MADISON to EDENWOLD	within last 5 years	deaths or injuries recorded
2023-03-03	High Wind	57 kt (66 mph) measured gust	\$20,000,000 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2022-06-13	Heat		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 15	NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2021-03-27	Flash Flood		\$20,000,000 property; \$0 crops (2021 dollars)	5, 0	STONE RIVER to UNA		deaths or injuries recorded
2020-03-03	Tornado	EF3, 21.49 mi within this county, 1,150 yd wide	\$1,090,000,000 property; \$0 crops (2020 dollars)	2, 170	SCOTTSBORO to STONE RIVER		B1-c worst recorded: Tornado
2018-01-01	Extreme Cold/ Wind Chill		property not reported; \$0 crops, reported for the zone (2018 dollars)	1, 0	NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2014-10-08	Lightning		\$500,000 property; \$0 crops (2014 dollars)	0, 0	INGLEWOOD		B1-c worst recorded: Lightning
2013-01-15	Ice Storm		\$5,000 property; crops not reported, reported for the zone (2013 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2010-05-01	Flood		\$1,500,000,000 property; \$1,000 crops (2010 dollars)	10, 0	RURAL HILL to HERMITAGE		deaths or injuries recorded
2010-01-29	Heavy Snow		\$250,000 property; crops not reported, reported for the zone (2010 dollars)	0, 0	NWS zone TNZ027 (DAVIDSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet

Direct deaths, injuries <i>indirect not counted</i>						
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Location	Flags	Why listed
1986-07-26	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0 location not recorded		B1-c worst recorded: Thunderstorm Wind
1985-06-04	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0 location not recorded		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,664 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	1.21	event-days per year	about 1.21 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.21 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.

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
Drought	5.07	event-days per year	about 5.07 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	238	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 5.07 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 10 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00312	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.312%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	3.3	events per year	about 3.3 per year	Highly likely	FEMA annualized frequency (modeled)	125.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.79	event-days per year	about 4.79 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.79 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0131	events per year	about 1 in 76 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.686	event-days per year	about 0.686 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	47	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.79	event-days per year	about 3.79 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	106	1996 to 2023 (28 years)	see B1-f	
Landslide	0.829	events per year (modeled)	about 0.83 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	58.6	days per year with a strike	about 58.6 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	5.97	events per year	about 5.97 per year	Highly likely	FEMA annualized frequency (modeled)	228	1986 to 2023 (38 years)	countywide	
Tornado	0.433	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000187	annual probability at a location	chance a given location in the county burns in a year: 0.00187%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	5.47	event-days per year	about 5.47 days per year	Likely	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	104	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	113	30	3.77
Hail	2.00 in+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	715	30	23.8
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	24	30	0.8
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	99	30	3.3
Tornado	EF0-1	1996 to 2025	33	30	1.1
Tornado	EF2-3	1996 to 2025	8	30	0.267
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 174				Not Applicable 174	
Coastal Flooding	0 of 174				Not Applicable 174	
Cold Wave	174 of 174	16.1	45.1	69.5	Relatively Moderate 72, Relatively Low 99, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	19 of 174	67.9	76.3	84.8	Relatively Low 5, Very Low 14, No Rating 155	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	174 of 174	40.7	81.8	95.7	Relatively High 15, Relatively Moderate 120, Relatively Low 38, Very Low 1	
Hail	174 of 174	11.5	50.2	77.0	Relatively Moderate 3, Relatively Low 159, Very Low 12	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	174 of 174	1.8	47.8	77.6	Relatively Moderate 50, Relatively Low 119, Very Low 5	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	174 of 174	16.7	29.9	40.4	Very Low 174	
Ice Storm	174 of 174	3.1	28.6	63.6	Relatively Low 58, Very Low 116	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	174 of 174	0.4	59.3	98.4	Very High 12, Relatively High 44, Relatively Moderate 53, Relatively Low 56, Very Low 9	
Landslide	174 of 174	9.3	33.3	92.0	Relatively Low 10, Very Low 164	
Lightning	174 of 174	1.2	9.8	22.1	Relatively Low 3, Very Low 171	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	174 of 174	24.1	57.9	80.8	Relatively Moderate 105, Relatively Low 69	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	174 of 174	34.5	63.0	88.6	Relatively High 22, Relatively Moderate 132, Relatively Low 20	
Tsunami	0 of 174				Not Applicable 174	
Volcanic Activity	0 of 174				Not Applicable 174	
Wildfire	170 of 174	19.4	53.8	74.1	Relatively Low 6, Very Low 164, No Rating 4	
Winter Weather	174 of 174	22.1	36.5	55.5	Relatively Moderate 13, Relatively Low 161	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Nashville-Davidson metropolitan government	Consolidated Government	Approved, expires 2031-06-03	FMA RL 38, SRL 61; any 323	none found	0; 0	
Belle Meade city	City	Approved, expires 2031-06-03	FMA RL 0, SRL 0; any 3	\$1,168,846.42	39; 0	
Berry Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 5	none found	39; no approved plan	
Forest Hills city	City	Approved, expires 2031-06-03	FMA RL 0, SRL 1; any 5	\$3,139,887.53	10; 0	
Goodlettsville city	City	Approved, expires 2031-06-03	FMA RL 1, SRL 0; any 18	\$3,734,871.30	57; 0	Also approved under plan 109121 (Sumner County, expires 2028-12-19). 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 Sumner County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 15, NFIP SRL 0, any category 15.
Oak Hill city	City	Plan 111902 approved 2026-06-04, pending adoption here; not yet eligible	FMA RL 1, SRL 1; any 4	\$2,285,386.14	57; no approved plan	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-06-04 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$157,493,498,624	\$14,305,189	715,485	\$39,058	\$3,701	\$7,465,777	under 0.0001%				
Drought		\$10,837,360			\$15,712		0.145% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$273,490,298,490		715,884	\$33,071,091		\$24,812,721	0.0121%				
Hail	\$157,493,498,624	\$14,305,189	715,485	\$1,424,445	\$290	\$30,147	0.000904%				
Heat Wave	\$157,493,498,624	\$14,305,189	715,485	\$5,439	\$19	\$6,489,015	under 0.0001%				
Hurricane	\$157,430,068,193	\$14,176,405	715,145	\$102,800	\$1,360	\$2,647	under 0.0001%				
Ice Storm	\$157,471,327,811		715,287	\$323,823		\$93,466	0.000206%				
Inland Flooding	\$157,390,762,516	\$4,501,424	18,517	\$152,139,481	\$1,109	\$8,187,586	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$6,805,134,517		31,579	\$3,670		\$1,814	under 0.0001%				
Lightning	\$157,493,498,624		715,485	\$120,619		\$150,379	under 0.0001%				
Strong Wind	\$157,493,498,624	\$14,305,189	715,485	\$1,644,790	\$2,181	\$2,349,623	0.00104%				
Tornado	\$157,493,498,624	\$14,305,189	715,485	\$12,734,854	\$1,004	\$10,855,728	0.00809%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$57,726,601,012	\$10,026,688	299,951	\$65,163	\$2	\$6,427	0.000113%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-06-04 <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
Winter Weather	\$157,493,498,624	\$14,305,189	715,485	\$68,485	under \$1	\$164,911	under 0.0001%				

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	715,485
Building value (total, not at risk)	\$157,493,498,624
Agriculture value (total, not at risk)	\$14,305,189
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$201,769,095
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)	\$60,610,243
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	40	Severe repetitive loss, FMA definition (44 CFR 77.2)	64
Repetitive loss, NFIP insurance definition	321	Severe repetitive loss, NFIP insurance definition	44

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

SOURCES

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

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

Repeat-flood properties: county total and NFIP communities

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	40	64	321	44	355	20	156
METRO GOVERNMENT OF NASHVILLE-DAVIDSON COUNTY	38	61	290	42	323	20	140
GOODLETTSVILLE, CITY OF	1	0	15	0	15	0	5
OAK HILL, CITY OF	1	1	4	1	4	0	1
BERRY HILL, CITY OF	0	1	5	1	5	0	3
FOREST HILLS, CITY OF	0	1	4	0	5	0	4
BELLE MEADE, CITY OF	0	0	3	0	3	0	3

SOURCES

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

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

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Nashville-Davidson metropolitan government	470040	38	61	290	42	323	20	140	
Belle Meade city	470408	0	0	3	0	3	0	3	
Berry Hill city	470406	0	1	5	1	5	0	3	
Forest Hills city	470407	0	1	4	0	5	0	4	
Goodlettsville city	470287	1	0	18	0	18	0	6	Whole community, including the part in Sumner County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 15, NFIP SRL 0, any category 15.
Oak Hill city	470351	1	1	4	1	4	0	1	

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

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

SOURCES

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	35	54	264	36	292	17	123
2 to 4 unit residential	3	1	8	0	12	3	5
other residential	2	0	10	0	12	0	11
non-residential	0	9	39	8	39	0	17
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

In this county 22 properties are FMA repetitive loss but not NFIP repetitive loss, and 303 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Davidson County, TN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 47037). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_TN_47037. Preview: automated baseline.