

Hamilton County, TN

Risk-assessment baseline packet

Unit **County area 47065** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

OPENFEMA DISCLAIMER

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Plan clock

Status	Expired on 2024-08-15	Plan	Hamilton County (FEMA plan 105831)
Approved	2019-08-16	Expires	2024-08-15
As of	2026-09-28	Days	774 days since expiry
Update underway	none in FEMA's plan tracker		

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

What changed since your last plan (approved 2019-08-16)

New federal declarations	EM-3473-TN (non-natural, not counted), DR-4514-TN (non-natural, not counted), DR-4541-TN, DR-4712-TN, DR-4792-TN, EM-3625-TN, EM-3635-TN, DR-4898-TN (8 declaration rows; 5 counted incidents)	Storm Events records since approval	145 (data through 2026-06-30)
Repetitive loss now	FMA RL 27, SRL 47 (44 CFR 77.2); any definition: 235	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 negative = days since expiry	Update underway	Notes
Hamilton County (unincorporated area)	Unincorporated	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Chattanooga city	City	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		member approved 2020-03-18
Collegedale city	City	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		member approved 2019-10-18

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
East Ridge city	City	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Lookout Mountain town	Town	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Red Bank city	City	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Signal Mountain town	Town	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Soddy-Daisy city	City	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		member approved 2019-10-18
Walden town	Town	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
Hamilton County School District	School/School District	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		
University of TN at Chattanooga	College/University	Expired on 2024-08-15	Hamilton County (FEMA plan 105831)	2019-08-16	2024-08-15	-774		

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 <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$73,679,553	\$428	\$1,696,941	\$75,376,922	85		
2	Tornado	Relatively High	Relatively High	\$10,856,200	\$1,307	\$20,697,575	\$31,555,082	21		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$12,282,839		\$5,194,750	\$17,477,589			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Cold Wave	Relatively Moderate	Relatively High	\$28,018	\$10,865	\$4,981,984	\$5,020,867	1		
5	Strong Wind	Relatively High	Relatively High	\$550,621	\$18,262	\$4,073,756	\$4,642,639	408		Includes 1 High Wind record and 5 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Lightning	Relatively High	Relatively High	\$232,740		\$1,635,206	\$1,867,946	8		
7	Heat Wave	Relatively Low	Relatively Low	\$116	\$42	\$1,223,330	\$1,223,488	1		
8	Hail	Relatively Moderate	Relatively Moderate	\$868,906	\$1,675	\$173,608	\$1,044,189	120		
9	Ice Storm	Relatively High	Relatively High	\$588,796		\$62,712	\$651,508	3		
10	Winter Weather	Relatively High	Relatively High	\$419,517	under \$1	\$174,672	\$594,190	34		

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
11	Hurricane	Relatively Low	Relatively Low	\$262,110	\$4,326	\$9,515	\$275,950	2		
12	Wildfire	Relatively Low	Relatively Low	\$153,519	\$43	\$31,522	\$185,084	0		Declared 2 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Landslide	Relatively Moderate	Relatively Low	\$112,099		\$24,965	\$137,064	2		
14	Drought	Relatively Low	Relatively Low		\$50,005		\$50,005	1		
	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 87

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 87
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 87
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.	87 of 87
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
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.	87 of 87
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
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.	87 of 87
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.	87 of 87
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87
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.	87 of 87
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 87
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 87
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.	83 of 87
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	87 of 87

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1, 2015 to 2015 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2015-02-16, 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	1, 1998 to 1998 (1 zone-level)	30 days; 1 with a recorded value	30 days (1 month), 1998-09-01 to 1998-09-30, 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)	168, 1956 to 2025	0.75 in to 2.75 in (median 0.94 in); 168 with a recorded value	2.75 in hail, 2006-05-20	Hail, 1997-10-25, \$20,000 property; \$15,000 crops (1997 dollars)	Event records naming member places: Chattanooga city (27 records), Soddy-Daisy city (10 records), Signal Mountain town (8 records), Red Bank city (7 records), Collegedale city (4 records), Lookout Mountain town (4 records), East Ridge city (2 records).	
Excessive Heat, Heat	heat index (narratives)	1, 2007 to 2007 (1 zone-level)	25 days; 1 with a recorded value	25 days, 2007-08-04 to 2007-08-28, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2, 2004 to 2004 (2 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2004-09-16 to 2004-09-17, \$15,000 property; crops not reported, reported for the zone (2004 dollars); NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	3, 1998 to 2015 (3 zone-level)		No damage reported in 3 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

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)	85, 1996 to 2026 (3 zone-level)		Flash Flood, 2003-05-08, \$23,230,000 property; crops not reported (2003 dollars)		Event records naming member places: Chattanooga city (23 records), Soddy-Daisy city (9 records), Red Bank city (7 records), East Ridge city (4 records), Lookout Mountain town (2 records), Signal Mountain town (2 records), Collegedale city (1 record). Zone-level records (3) 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)	2, 2020 to 2021		Debris Flow, 2020-02-06, \$2,500,000 property; \$0 crops (2020 dollars)		Event records naming member places: Signal Mountain town (2 records).	Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	8, 1996 to 2025		Lightning, 1999-06-10, \$1,000,000 property; crops not reported (1999 dollars)		Event records naming member places: East Ridge city (2 records), Chattanooga city (1 record), Soddy-Daisy 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)	6, 2003 to 2022 (6 zone-level)	31 kt (36 mph) to 50 kt (58 mph) (median 40 kt (46 mph)); 6 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2017-09-11; NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties	Strong Wind, 2009-04-13, \$12,000 property; \$0 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	501, 1956 to 2026	40 kt (46 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 357 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2025-06-07	Thunderstorm Wind, 2026-06-22, \$2,400,000 property; crops not reported (2026 dollars)	Event records naming member places: Chattanooga city (78 records), Signal Mountain town (26 records), Soddy-Daisy city (24 records), Red Bank city (16 records), Collegedale city (9 records), East Ridge city (8 records), Lookout Mountain town (4 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.

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)	27, 1974 to 2023	F/EF0 to F/EF4 (median F/EF1); 27 with a recorded value	EF4 tornado, 2011-04-27, 4.9 mi within this county, 800 yd wide, \$20,000,000 property; \$0 crops (2011 dollars), 8 direct deaths, 100 direct injuries	Tornado, 1997-03-29, \$45,000,000 property; crops not reported (1997 dollars)	Event records naming member places: Chattanooga city (2 records), Collegedale city (1 record), East Ridge city (1 record), Lookout Mountain town (1 record), Red Bank city (1 record), Signal Mountain town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	34, 1996 to 2026 (34 zone-level)		No damage reported in 34 records.		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 rows	25	Counted incidents	21
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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	\$3,426,974.02	new since last plan; within last 5 years	
2026-01-24	2026-01-22	EM-3635-TN	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	same incident as DR-4898
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	new since last plan; within last 5 years	
2024-06-17	2024-05-08	DR-4792-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$4,315,182.42	new since last plan; 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	\$3,788,433.65	new since last plan; within last 5 years	
2020-04-24	2020-04-12	DR-4541-TN	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$86,442,223.91	new since last plan	
2020-04-02	2020-01-20	DR-4514-TN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$4,971,925.58	new since last plan	
2020-03-13	2020-01-20	EM-3473-TN	Emergency	COVID-19	Non-natural, not counted	none found	new since last plan	same incident as DR-4514
2019-04-17	2019-02-19	DR-4427-TN	Major disaster	SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide	\$650,205.04	during plan review, check whether your last plan included it	
2016-11-11	2016-11-11	FM-5160-TN	Fire management	SMITH MOUNTAIN FIRE COMPLEX	Wildfire	none found		
2016-11-09	2016-11-05	FM-5159-TN	Fire management	FLIPPERS BEND FIRE	Wildfire	none found		
2012-03-16	2012-02-29	DR-4060-TN	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS AND	Strong Wind; Tornado	PA not declared for this county		
2011-05-01	2011-04-25	DR-1974-TN	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND ASSOCIATED FLOODING	Inland Flooding; Strong Wind; Tornado	\$20,528,388.17		
2011-03-31	2011-02-28	DR-1965-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$2,138,859.47		
2005-09-05	2005-08-29	EM-3217-TN	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$155,821.99		
2004-10-07	2004-09-16	DR-1568-TN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$750,706.59		
2003-05-08	2003-05-04	DR-1464-TN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$2,000,287.91		
1999-01-15	1998-12-23	DR-1260-TN	Major disaster	SEVERE WINTER STORM	Winter Weather	\$497,444.10		
1997-04-02	1997-03-28	DR-1171-TN	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	none found		
1994-04-14	1994-03-25	DR-1022-TN	Major disaster	EXTENSIVE RAINFALL AND FLASH FLOODING	Inland Flooding	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-03-14	1993-03-13	EM-3095-TN	Emergency	SEVERE SNOWFALL, WINTER STORM	Winter Weather	none found		
1990-02-27	1990-02-15	DR-858-TN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1982-08-24	1982-08-24	DR-666-TN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
1974-04-04	1974-04-04	DR-424-TN	Major disaster	TORNADOES	Tornado	none found		
1973-03-21	1973-03-21	DR-366-TN	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		

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

SOURCES

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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 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	Why not placed
				<i>federal share obligated, nominal dollars</i>	
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
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	1	0	0	0	0	0	1996 to 2026-06-30	
Drought	1	0	0	0	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	168	16	0	16	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	0	0	1996 to 2026-06-30	
Ice Storm	3	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	85	30	8	22	12	3	1996 to 2026-06-30	
Landslide	2	2	0	0	1	0	1996 to 2026-06-30	
Lightning	8	2	0	2	0	0	1996 to 2026-06-30	
Strong Wind	507	85	16	72	6	4	1955 to 2026-06-30	Includes 1 High Wind record and 5 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	27	2	0	1	10	4	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Winter Weather	34	8	0	7	3	1	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
2025-06-07	Thunderstorm Wind	78 kt (90 mph) estimated gust	damage not reported	0, 0	WHITE OAK	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2020-04-12	Tornado	EF3, 12.75 mi within this county, 1,500 yd wide	\$0 property; \$0 crops (2020 dollars)	2, 18	EAST RIDGE to COLLEGEDALE ARPK	new since last plan	deaths or injuries recorded
2020-02-06	Debris Flow		\$2,500,000 property; \$0 crops (2020 dollars)	0, 0	SIGNAL MTN	new since last plan	B1-c worst recorded: Debris Flow
2017-09-11	High Wind	50 kt (58 mph) estimated gust	damage not reported	0, 0	NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2015-02-16	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2015 dollars)	1, 0	NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-07-05	Thunderstorm Wind	60 kt (69 mph) estimated gust	\$0 property; \$0 crops (2012 dollars)	2, 0	BARTLEBAUGH		deaths or injuries recorded
2011-04-27	Tornado	EF4, 4.9 mi within this county, 800 yd wide	\$20,000,000 property; \$0 crops (2011 dollars)	8, 100	APISON to COLLEGEDALE ARPK		deaths or injuries recorded
2007-08-04	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2006-05-20	Hail	2.75 in	damage not reported	0, 0	BIRCHWOOD		B1-c worst recorded: Hail
2004-09-16	Tropical Storm		\$15,000 property; crops not reported, reported for the zone (2004 dollars)	0, 0	NWS zone TNZ099 (HAMILTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-05-08	Flash Flood		\$23,230,000 property; crops not reported (2003 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-06-10	Lightning		\$1,000,000 property; crops not reported (1999 dollars)	0, 0	EAST RIDGE		B1-c worst recorded: Lightning

The full list is in the XLSX file, sheet "B1-d Storm Events history" (839 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	0.526	event-days per year	about 0.526 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	26	event-days per year	about 26 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	980	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 26 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 1 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	0.00414	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.414%			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	3.68	events per year	about 3.68 per year	Highly likely	FEMA annualized frequency (modeled)	140.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.84	event-days per year	about 1.84 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	33	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.84 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 1 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	0.0155	events per year	about 1 in 64 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.

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
Ice Storm	0.624	event-days per year	about 0.624 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	42	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.93	event-days per year	about 1.93 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	54	1996 to 2023 (28 years)	see B1-f	
Landslide	1.2	events per year (modeled)	about 1.2 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	61.4	days per year with a strike	about 61.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.65	events per year	about 4.65 per year	Highly likely	FEMA annualized frequency (modeled)	177	1986 to 2023 (38 years)	countywide	
Tornado	0.375	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
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	0.00121	annual probability at a location	chance a given location in the county burns in a year: 0.121%		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	3.74	event-days per year	about 3.74 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	71	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location

burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

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

Descriptor scale used in this packet (defined per unit)

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	59	30	1.97
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	317	30	10.6
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	13	30	0.433
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	61	30	2.03
Tornado	EF0-1	1996 to 2025	15	30	0.5
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 87				Not Applicable 87	
Coastal Flooding	0 of 87				Not Applicable 87	
Cold Wave	87 of 87	15.7	50.5	73.9	Relatively Moderate 54, Relatively Low 31, Very Low 2	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	4 of 87	82.8	84.5	92.1	Relatively Moderate 1, Relatively Low 3, No Rating 83	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	87 of 87	19.1	76.1	93.3	Relatively High 2, Relatively Moderate 38, Relatively Low 45, Very Low 2	
Hail	87 of 87	2.9	57.7	76.1	Relatively Moderate 11, Relatively Low 73, 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.
Heat Wave	87 of 87	1.4	17.4	44.1	Relatively Low 49, Very Low 38	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	87 of 87	15.4	41.7	52.2	Relatively Low 1, Very Low 86	
Ice Storm	87 of 87	1.8	60.1	84.5	Relatively Moderate 19, Relatively Low 64, Very Low 4	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	87 of 87	0.3	57.6	98.5	Very High 5, Relatively High 19, Relatively Moderate 33, Relatively Low 25, Very Low 5	
Landslide	87 of 87	22.4	88.4	98.8	Relatively Moderate 14, Relatively Low 47, Very Low 26	
Lightning	87 of 87	0.4	66.7	90.8	Relatively High 23, Relatively Moderate 50, Relatively Low 12, Very Low 2	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	87 of 87	1.3	78.1	92.9	Relatively High 27, Relatively Moderate 55, Relatively Low 4, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Tornado	87 of 87	4.2	86.1	98.7	Very High 26, Relatively High 51, Relatively Moderate 9, Very Low 1	
Tsunami	0 of 87				Not Applicable 87	
Volcanic Activity	0 of 87				Not Applicable 87	
Wildfire	83 of 87	19.1	63.8	85.5	Relatively Low 33, Very Low 50, No Rating 4	
Winter Weather	87 of 87	15.5	70.7	90.6	Relatively High 22, Relatively Moderate 61, Relatively Low 3, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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
Hamilton County (unincorporated area)	Unincorporated	Expired on 2024-08-15	FMA RL 1, SRL 2; any 20	\$9,128,051.73	0; 0	Includes \$1,017,301.95 for declarations not counted as hazard incidents (DR-4514-TN, EM-3217-TN).
Chattanooga city	City	Expired on 2024-08-15	FMA RL 5, SRL 16; any 101	\$29,311,966.17	131; 10	Includes \$1,160,644.57 for declarations not counted as hazard incidents (DR-4514-TN).
Collegedale city	City	Expired on 2024-08-15	FMA RL 0, SRL 0; any 0	\$128,460.58	15; 1	
East Ridge city	City	Expired on 2024-08-15	FMA RL 18, SRL 25; any 96	\$489,682.20	17; 2	Includes \$11,240.88 for declarations not counted as hazard incidents (DR-4514-TN).
Lookout Mountain town	Town	Expired on 2024-08-15	FMA RL 0, SRL 0; any 0	\$48,940.61	11; 4	
Red Bank city	City	Expired on 2024-08-15	FMA RL 2, SRL 2; any 8	\$211,737.32	31; 3	
Signal Mountain town	Town	Expired on 2024-08-15	FMA RL 0, SRL 0; any 0	none found	39; 8	
Soddy-Daisy city	City	Expired on 2024-08-15	FMA RL 1, SRL 2; any 10	\$49,590.46	44; 2	
Walden town	Town	Expired on 2024-08-15	FMA RL 0, SRL 0; any 0	none found	0; 0	

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

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Local data required

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

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

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

Hazard	Building exposure <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 2019-08-16 <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	\$76,010,998,943	\$26,522,203	365,901	\$28,018	\$10,865	\$4,981,984	under 0.0001%				
Drought		\$2,520,479			\$50,005		1.98% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$136,246,411,780		366,207	\$12,282,839		\$5,194,750	0.00902%				
Hail	\$76,010,998,943	\$26,522,203	365,901	\$868,906	\$1,675	\$173,608	0.00114%	\$0			
Heat Wave	\$76,010,998,943	\$26,522,203	365,901	\$116	\$42	\$1,223,330	under 0.0001%				
Hurricane	\$74,665,858,105	\$25,694,858	360,199	\$262,110	\$4,326	\$9,515	0.000351%				
Ice Storm	\$75,999,818,327		365,777	\$588,796		\$62,712	0.000775%				

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 2019-08-16 <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
Inland Flooding	\$75,970,280,417	\$3,300,084	13,602	\$73,679,553	\$428	\$1,696,941	n/a (see note)	\$1,702,000		\$90,757,406.33	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	\$5,391,761,819		35,578	\$112,099		\$24,965	0.00208%	\$2,500,000			
Lightning	\$76,010,998,943		365,901	\$232,740		\$1,635,206	0.000306%	\$255,000			
Strong Wind	\$76,010,998,943	\$26,522,203	365,901	\$550,621	\$18,262	\$4,073,756	0.000724%	\$4,865,000		\$94,545,839.98	
Tornado	\$76,010,998,943	\$26,522,203	365,901	\$10,856,200	\$1,307	\$20,697,575	0.0143%	\$0		\$94,545,839.98	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,862,453,886	\$3,172,611	26,184	\$153,519	\$43	\$31,522	0.00397%				
Winter Weather	\$76,010,998,943	\$26,522,203	365,901	\$419,517	under \$1	\$174,672	0.000552%		\$0	\$3,426,974.02	

Totals since 2019-08-16 (Storm Events through 2026-06-30): 136 county-coded records, 48 with a damage value recorded (including \$0), \$9,322,000; 9 zone-level records, 4 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations \$97,972,814 (6 declarations, 4 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	365,901
Building value (total, not at risk)	\$76,010,998,943
Agriculture value (total, not at risk)	\$26,522,203
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$100,121,988
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)	\$39,980,536
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	27	Severe repetitive loss, FMA definition (44 CFR 77.2)	47
Repetitive loss, NFIP insurance definition	223	Severe repetitive loss, NFIP insurance definition	37

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	27	47	223	37	235	5	58
HAMILTON COUNTY *	1	2	18	1	20	2	5
CHATTANOOGA, CITY OF	5	16	97	13	101	1	20
RED BANK, CITY OF	2	2	7	2	8	0	2
EAST RIDGE, CITY OF	18	25	91	19	96	2	26

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>
SODDY-DAISY, CITY OF	1	2	10	2	10	0	5

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Hamilton County (unincorporated area)	470071	1	2	18	1	20	2	5	
Chattanooga city	470072	5	16	97	13	101	1	20	
Collegedale city	475422	0	0	0	0	0	0	0	
East Ridge city	475424	18	25	91	19	96	2	26	
Lookout Mountain town	470075	0	0	0	0	0	0	0	
Red Bank city	470076	2	2	7	2	8	0	2	
Signal Mountain town	470078	0	0	0	0	0	0	0	
Soddy-Daisy city	475445	1	2	10	2	10	0	5	
Walden town	470414	0	0	0	0	0	0	0	

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

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

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

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	21	32	161	22	173	5	46
2 to 4 unit residential	5	5	14	5	14	0	1
other residential	0	1	10	1	10	0	1
non-residential	1	9	38	9	38	0	10
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.

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

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 fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 199 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [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

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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_47065. Preview: automated baseline.