

# Shelby County, TN

## Risk-assessment baseline packet

Unit **County area 47157**    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          | <b>Approved, expires 2027-01-19</b> | Plan    | <b>Shelby County (FEMA plan 107476)</b> |
| Approved        | <b>2022-01-20</b>                   | Expires | <b>2027-01-19</b>                       |
| As of           | <b>2026-09-28</b>                   | Days    | <b>113 days to expiry</b>               |
| Update underway | <b>none in FEMA's plan tracker</b>  |         |                                         |

### What changed since your last plan (approved 2022-01-20)

|                          |                                                                                                                                                 |                                     |                                                    |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------|
| New federal declarations | <b>DR-4645-TN, DR-4691-TN, DR-4729-TN, DR-4735-TN, EM-3625-TN, DR-4878-TN, EM-3635-TN, DR-4898-TN (8 declaration rows; 6 counted incidents)</b> | Storm Events records since approval | <b>289 (data through 2026-06-30)</b>               |
| Repetitive loss now      | <b>FMA RL 4, SRL 11 (44 CFR 77.2); any definition: 98</b>                                                                                       | Repeat-flood change                 | <b>First release: no prior release to compare.</b> |

**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: 14 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.**

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

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## Plan clock

### Plan status for every jurisdiction listed in this county

| Jurisdiction                            | Type                      | Status                       | Plan                             | Approved   | Expires    | Days to<br>expiry<br><small>negative =<br/>days since<br/>expiry</small> | Update underway | Notes                         |
|-----------------------------------------|---------------------------|------------------------------|----------------------------------|------------|------------|--------------------------------------------------------------------------|-----------------|-------------------------------|
| Shelby County<br>(unincorporated area)  | Unincorporated            | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Arlington town                          | Town                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Bartlett city                           | City                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Collierville town                       | Town                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Germantown city                         | City                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Lakeland city                           | City                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Memphis city                            | City                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Millington city                         | City                      | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Arlington Community<br>School District  | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Bartlett City School<br>District        | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Collierville School<br>District         | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Lakeland School<br>System District      | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 |                               |
| Millington Municipal<br>School District | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 | member approved<br>2022-12-08 |
| Shelby County School<br>District        | School/School<br>District | Approved, expires 2027-01-19 | Shelby County (FEMA plan 107476) | 2022-01-20 | 2027-01-19 | 113                                                                      |                 | member approved<br>2022-05-03 |

### SOURCE

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

## 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<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------|-----------------|---------------------|---------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1           | Earthquake      | Relatively High     | Relatively High     | \$126,023,384                                    |                                                    | \$89,160,169                                                                                                     | \$215,183,553                                           |                                                 |                                                                                                             | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                                                     |
| 2           | Inland Flooding | Relatively High     | Relatively High     | \$148,519,840                                    | \$728                                              | \$5,191,053                                                                                                      | \$153,711,620                                           | 227                                             |                                                                                                             |                                                                                                                                                                |
| 3           | Tornado         | Very High           | Very High           | \$38,599,764                                     | \$1,683                                            | \$31,522,108                                                                                                     | \$70,123,556                                            | 11                                              |                                                                                                             |                                                                                                                                                                |
| 4           | Cold Wave       | Very High           | Very High           | \$69,221                                         | \$578                                              | \$62,172,033                                                                                                     | \$62,241,832                                            | 16                                              |                                                                                                             | Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                                                                     |
| 5           | Heat Wave       | Relatively High     | Relatively High     | \$894                                            | \$209                                              | \$48,568,811                                                                                                     | \$48,569,914                                            | 135                                             |                                                                                                             |                                                                                                                                                                |
| 6           | Lightning       | Relatively High     | Relatively High     | \$129,643                                        |                                                    | \$1,583,596                                                                                                      | \$1,713,240                                             | 27                                              |                                                                                                             |                                                                                                                                                                |
| 7           | Strong Wind     | Relatively High     | Relatively Moderate | \$774,109                                        | \$401                                              | \$623,163                                                                                                        | \$1,397,673                                             | 417                                             |                                                                                                             | Includes 11 High Wind records and 15 Strong Wind records, event types the NRI definition of this hazard leaves out.                                            |
| 8           | Ice Storm       | Relatively High     | Relatively High     | \$632,745                                        |                                                    | \$185,691                                                                                                        | \$818,435                                               | 2                                               |                                                                                                             |                                                                                                                                                                |
| 9           | Hurricane       | Relatively Low      | Relatively Low      | \$329,460                                        | \$8,456                                            | \$11,737                                                                                                         | \$349,654                                               | 1                                               |                                                                                                             |                                                                                                                                                                |
| 10          | Winter Weather  | Relatively High     | Relatively High     | \$83,882                                         | under \$1                                          | \$206,011                                                                                                        | \$289,893                                               | 59                                              |                                                                                                             |                                                                                                                                                                |
| 11          | Wildfire        | Relatively Low      | Relatively Low      | \$121,492                                        | \$14                                               | \$23,508                                                                                                         | \$145,014                                               | 1                                               |                                                                                                             |                                                                                                                                                                |
| 12          | Landslide       | Relatively Moderate | Relatively Low      | \$62,821                                         |                                                    | \$166                                                                                                            | \$62,987                                                | 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. |

| 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                                                                                                                                     |
|-------------|-------------------|-----------------|----------------|----------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13          | Drought           | Relatively Low  | Relatively Low |                                        | \$39,451                                 |                                                                                                        | \$39,451                                      | 23                                    |                                                                                                                  |                                                                                                                                                                |
| 14          | Hail              | Very Low        | Very Low       | \$21,867                               | \$44                                     | \$11,012                                                                                               | \$32,923                                      | 246                                   |                                                                                                                  |                                                                                                                                                                |
|             | 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](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](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<br><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 249                                          |
| 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 249                                          |
| Cold Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 249 of 249                                        |
| Drought          | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 98 of 249                                         |
| 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. | 249 of 249                                        |

| <b>Hazard</b>     | <b>Location</b>                                                                                                                                                                                           | <b>Census tracts rated<br/><i>rated of all tracts</i></b> |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Hail              | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |
| Heat Wave         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |
| 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.                                                                        | 249 of 249                                                |
| Ice Storm         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |
| Inland Flooding   | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 249 of 249                                                |
| 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.                                                                        | 249 of 249                                                |
| Lightning         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |
| 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.                                                                        | 249 of 249                                                |
| 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 249                                                  |
| 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 249                                                  |
| 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.                                                                        | 220 of 249                                                |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 249 of 249                                                |

**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](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](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

| <b>Hazard</b>                                   | <b>Scale</b>                  | <b>Records<br/><i>count, years</i></b> | <b>Observed range</b>                                     | <b>Worst recorded event</b>                                                | <b>Most damaging<br/>(when different)</b> | <b>How it applies to members</b>                                                                    | <b>Note</b>                                                      |
|-------------------------------------------------|-------------------------------|----------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| 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                    | 14, 2000 to 2026 (14 zone-level)       | 1 day to 14 days (median 4 days); 9 with a recorded value | 14 consecutive days, 2010-01-02 to 2010-01-15, 3 direct deaths, 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                   | 2, 2007 to 2007 (2 zone-level)         |                                                           | No crop damage reported in 2 records.                                      |                                           | Zone-level records: applies countywide; national data do not locate these events within the county. | Temperature: in event narratives only; local data required.      |

| Hazard                                         | Scale                          | Records<br><i>count, years</i>     | Observed range                                                 | Worst recorded event                                                                                                                                                                                                                                                                                                                 | Most damaging<br>(when different)                                       | How it applies to members                                                                                                                                                                                          | Note                                                                                                                                                                                                                                                      |
|------------------------------------------------|--------------------------------|------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Drought                                        | US Drought Monitor D-scale     | 23, 2007 to 2026 (23 zone-level)   | 16 days to 155 days (median 106 days); 7 with a recorded value | 155 days (about 5.1 months), 2012-06-26 to 2012-11-27, a run of 6 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)             | 312, 1958 to 2026                  | 0.75 in to 3 in (median 1 in); 311 with a recorded value       | 3 in hail, 1987-04-11                                                                                                                                                                                                                                                                                                                | Hail, 1998-05-06, \$200,000 property; crops not reported (1998 dollars) | Event records naming member places: Memphis city (45 records), Millington city (22 records), Bartlett city (19 records), Germantown city (18 records), Collierville town (13 records), Arlington town (8 records). |                                                                                                                                                                                                                                                           |
| Excessive Heat, Heat                           | heat index (narratives)        | 135, 2006 to 2026 (135 zone-level) | 1 day to 21 days (median 2 days); 81 with a recorded value     | 21 days, 2007-08-05 to 2007-08-25, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), 14 direct deaths, 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                 | 1, 2005 to 2005 (1 zone-level)     |                                                                | Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2005-08-29 to 2005-08-30, \$30,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone TNZ088 (SHELBY), 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)      | 2, 2021 to 2022 (2 zone-level)     |                                                                | No damage reported in 2 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<br><i>count, years</i>   | Observed range                                                                       | Worst recorded event                                                                                                                                                                               | Most damaging<br>(when different)                                                         | How it applies to members                                                                                                                                                                                                                                | Note                                                                                                                                                                                                                            |
|----------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flash Flood, Flood, Lakeshore Flood                            | damage and flood days (FIRM for depth)                                             | 227, 1996 to 2026 (3 zone-level) |                                                                                      | Flood, 2011-05-01, \$2,000,000,000 property; \$0 crops (2011 dollars)                                                                                                                              |                                                                                           | Event records naming member places: Memphis city (46 records), Germantown city (22 records), Bartlett city (8 records), Millington city (8 records), Arlington town (7 records), Collierville town (4 records). 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)                                                            | 0                                |                                                                                      |                                                                                                                                                                                                    |                                                                                           |                                                                                                                                                                                                                                                          | Physical measure: in event narratives only; local data required.                                                                                                                                                                |
| Lightning                                                      | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 27, 1996 to 2025                 |                                                                                      | Lightning, 2004-09-12, \$0 property; crops not reported (2004 dollars), 1 direct death                                                                                                             | Lightning, 2007-03-31, \$500,000 property; \$0 crops (2007 dollars)                       | Event records naming member places: Bartlett city (4 records), Memphis city (3 records), Millington city (3 records), Arlington town (2 records), Collierville town (1 record), Germantown 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)                                                            | 26, 1997 to 2025 (26 zone-level) | 34 kt (39 mph) to 51 kt (59 mph) (median 45.5 kt (52 mph)); 24 with a recorded value | 51 kt (59 mph) measured gust, High Wind, 2017-03-29; same speed and measurement basis also recorded on 2008-01-29; NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties | High Wind, 2017-03-29, \$60,000 property; \$0 crops, reported for the zone (2017 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                      |                                                                                                                                                                                                                                 |
| Thunderstorm Wind                                              | wind speed (kt and mph)                                                            | 574, 1956 to 2026                | 39 kt (45 mph) to 95 kt (109 mph) (median 50 kt (58 mph)); 383 with a recorded value | 95 kt (109 mph) estimated gust, Thunderstorm Wind, 2003-07-22, 1 direct death, 3 direct injuries                                                                                                   |                                                                                           | Event records naming member places: Memphis city (80 records), Germantown city (30 records), Bartlett city (26 records), Millington city (26 records), Arlington town (22 records), Collierville town (22 records).                                      |                                                                                                                                                                                                                                 |

| Hazard                                                                      | Scale                                   | Records<br><i>count, years</i>   | Observed range                                          | Worst recorded event                                                                                                                                                                                                                                                    | Most damaging<br>(when different)                                     | How it applies to members                                                                                            | Note                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tornado                                                                     | Enhanced Fujita (F before Feb 2007)     | 56, 1950 to 2019                 | F/EF0 to F/EF3 (median F/EF1); 56 with a recorded value | F3 tornado, 1994-11-27, 16 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide, \$50,000,000 property; crops not recorded (1994 dollars), 3 direct deaths, 25 direct injuries | Tornado, 2008-02-05, \$100,000,000 property; \$0 crops (2008 dollars) | Event records naming member places: Germantown city (2 records), Memphis city (2 records), Bartlett city (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)               | 1, 2016 to 2016 (1 zone-level)   |                                                         | Wildfire, 2016-10-30, \$70,000 property; \$0 crops, reported for the zone (2016 dollars); NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties                                                                                               |                                                                       | Zone-level records: applies countywide; national data do not locate these events within the county.                  | 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)           | 59, 1997 to 2025 (59 zone-level) |                                                         | Winter Storm, 2000-12-13, \$20,000 property; crops not reported, reported for the zone (2000 dollars); NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties                                                                                  |                                                                       | 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 incidents23

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                                                       | Mapped hazard                         | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags                                    | Notes                    |
|------------|----------------|-------------|----------------|-------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------|------------------------------------------|--------------------------|
| 2026-02-06 | 2026-01-22     | DR-4898-TN  | Major disaster | SEVERE WINTER STORM                                         | Winter Weather                        | \$1,027,314.15                                                              | 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 |
| 2025-06-19 | 2025-04-02     | DR-4878-TN  | Major disaster | SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING | Inland Flooding; Strong Wind; Tornado | \$3,452,156.54                                                              | new since last plan; 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                                                                  | new since last plan; within last 5 years | same incident as DR-4878 |
| 2023-09-04 | 2023-07-18     | DR-4735-TN  | Major disaster | SEVERE STORMS AND STRAIGHT-LINE WINDS                       | Strong Wind                           | \$13,174,994.43                                                             | new since last plan; within last 5 years |                          |
| 2023-08-17 | 2023-06-25     | DR-4729-TN  | Major disaster | SEVERE STORMS AND STRAIGHT-LINE WINDS                       | Strong Wind                           | \$18,125,981.28                                                             | new since last plan; within last 5 years |                          |

| Declared   | Incident began | FEMA number | Type           | Title                                                       | Mapped hazard                                                   | County Public Assistance                 |                 | Flags                                                        | Notes                    |
|------------|----------------|-------------|----------------|-------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------|-----------------|--------------------------------------------------------------|--------------------------|
|            |                |             |                |                                                             |                                                                 | federal share obligated, nominal dollars |                 |                                                              |                          |
| 2023-03-08 | 2022-12-22     | DR-4691-TN  | Major disaster | SEVERE WINTER STORM                                         | Winter Weather (primary); also designated: Cold Wave, Ice Storm |                                          | \$1,727,556.81  | new since last plan; within last 5 years                     |                          |
| 2022-03-11 | 2022-02-03     | DR-4645-TN  | Major disaster | SEVERE WINTER STORM                                         | Winter Weather                                                  |                                          | \$32,691,707.74 | new since last plan; within last 5 years                     |                          |
| 2021-04-21 | 2021-02-11     | DR-4594-TN  | Major disaster | SEVERE WINTER STORMS                                        | Ice Storm                                                       |                                          | \$5,924,180.97  | during plan review, check whether your last plan included it |                          |
| 2020-04-02 | 2020-01-20     | DR-4514-TN  | Major disaster | COVID-19 PANDEMIC                                           | Non-natural, not counted                                        |                                          | \$29,174,315.30 |                                                              |                          |
| 2020-03-13 | 2020-01-20     | EM-3473-TN  | Emergency      | COVID-19                                                    | Non-natural, not counted                                        |                                          | none found      |                                                              | same incident as DR-4514 |
| 2017-06-23 | 2017-05-27     | DR-4320-TN  | Major disaster | SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING            | Inland Flooding; Strong Wind                                    |                                          | \$24,215,072.84 |                                                              |                          |
| 2014-04-11 | 2014-03-02     | DR-4171-TN  | Major disaster | SEVERE WINTER STORM                                         | Ice Storm                                                       |                                          | \$4,972,557.12  |                                                              |                          |
| 2011-05-09 | 2011-04-19     | DR-1979-TN  | Major disaster | SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING | Inland Flooding; Strong Wind; Tornado                           |                                          | \$8,784,343.58  |                                                              |                          |

| Declared   | Incident began | FEMA number | Type           | Title                                                                  | Mapped hazard                                                        | County Public Assistance                        | Flags | Notes |
|------------|----------------|-------------|----------------|------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------|-------|-------|
|            |                |             |                |                                                                        |                                                                      | <i>federal share obligated, nominal dollars</i> |       |       |
| 2011-05-09 | 2011-04-04     | DR-1978-TN  | Major disaster | SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS            | Inland Flooding; Strong Wind; Tornado                                | \$3,865,156.28                                  |       |       |
| 2011-05-04 | 2011-04-26     | EM-3321-TN  | Emergency      | FLOODING                                                               | Inland Flooding                                                      | none found                                      |       |       |
| 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                                | \$3,181,810.20                                  |       |       |
| 2010-05-04 | 2010-04-30     | DR-1909-TN  | Major disaster | SEVERE STORMS, FLOODING, STRAIGHT-LINE WINDS, AND TORNADOES            | Inland Flooding; Strong Wind; Tornado                                | \$3,327,767.03                                  |       |       |
| 2009-07-13 | 2009-06-12     | DR-1851-TN  | Major disaster | SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING            | Inland Flooding; Strong Wind; Tornado                                | \$8,598,616.93                                  |       |       |
| 2008-02-07 | 2008-02-05     | DR-1745-TN  | Major disaster | SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING            | Inland Flooding; Strong Wind; Tornado                                | \$2,987,635.46                                  |       |       |
| 2005-09-05 | 2005-08-29     | EM-3217-TN  | Emergency      | HURRICANE KATRINA EVACUATION                                           | Hurricane: evacuation support, not a local hazard event; not counted | \$294,140.81                                    |       |       |
| 2003-07-29 | 2003-07-21     | DR-1482-TN  | Major disaster | SEVERE STORMS, HIGH WINDS, AND HEAVY RAIN                              | Strong Wind                                                          | \$34,113,514.99                                 |       |       |

| Declared   | Incident began | FEMA number | Type           | Title                                              | Mapped hazard                                       | County Public Assistance<br><i>federal share obligated, nominal dollars</i>                                                   | Flags | Notes |
|------------|----------------|-------------|----------------|----------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------|-------|
| 2003-05-08 | 2003-05-04     | DR-1464-TN  | Major disaster | SEVERE STORMS, TORNADOES, AND FLOODING             | Inland Flooding; Tornado                            | none placed in this county by FEMA's record; \$6,166.94 for this declaration is not placed in any county (see the list below) |       |       |
| 2001-08-15 | 2001-07-27     | DR-1387-TN  | Major disaster | SEVERE STORMS AND FLOODING                         | Inland Flooding                                     | PA not declared for this county                                                                                               |       |       |
| 1998-04-20 | 1998-04-16     | DR-1215-TN  | Major disaster | SEVERE STORMS, TORNADOES AND FLOODING              | Inland Flooding; Tornado                            | PA not declared for this county                                                                                               |       |       |
| 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                                                                                                                    |       |       |
| 1973-05-11 | 1973-05-11     | DR-382-TN   | Major disaster | SEVERE STORMS & FLOODING                           | Inland Flooding                                     | none found                                                                                                                    |       |       |

School districts and special districts in this county: \$70,283.63 (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 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<br><i>full period</i> | Since plan approval records | During plan review records | Last 5 years records | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><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        | 16                                         | 9                           | 1                          | 9                    | 1                                               | 1                                                    | 1996 to 2026-06-30 | Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out. |
| Drought          | 23                                         | 6                           | 0                          | 6                    | 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             | 312                                        | 41                          | 6                          | 42                   | 0                                               | 0                                                    | 1955 to 2026-06-30 |                                                                                            |
| Heat Wave        | 135                                        | 72                          | 4                          | 72                   | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                            |
| Hurricane        | 1                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                            |
| Ice Storm        | 2                                          | 1                           | 1                          | 1                    | 4                                               | 1                                                    | 1996 to 2026-06-30 |                                                                                            |
| Inland Flooding  | 227                                        | 55                          | 9                          | 56                   | 15                                              | 1                                                    | 1996 to 2026-06-30 |                                                                                            |

| <b>Hazard</b>     | <b>Storm Events<br/>records<br/><i>full period</i></b> | <b>Since plan<br/>approval<br/>records</b> | <b>During plan<br/>review<br/>records</b> | <b>Last 5<br/>years<br/>records</b> | <b>Declared<br/>incidents<br/><i>distinct incidents</i></b> | <b>Declared since<br/>approval<br/><i>distinct incidents</i></b> | <b>Period</b>      | <b>Statement</b>                                                                                                    |
|-------------------|--------------------------------------------------------|--------------------------------------------|-------------------------------------------|-------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------|
| 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         | 27                                                     | 3                                          | 0                                         | 3                                   | 0                                                           | 0                                                                | 1996 to 2026-06-30 |                                                                                                                     |
| Strong Wind       | 600                                                    | 93                                         | 13                                        | 102                                 | 11                                                          | 3                                                                | 1955 to 2026-06-30 | Includes 11 High Wind records and 15 Strong Wind records, event types the NRI definition of this hazard leaves out. |
| Tornado           | 56                                                     | 0                                          | 0                                         | 0                                   | 10                                                          | 1                                                                | 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          | 1                                                      | 0                                          | 0                                         | 0                                   | 0                                                           | 0                                                                | 1996 to 2026-06-30 |                                                                                                                     |
| Winter Weather    | 59                                                     | 9                                          | 4                                         | 11                                  | 4                                                           | 3                                                                | 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**

| <b>Date</b> | <b>Event type</b> | <b>Magnitude or extent</b>   | <b>Damage<br/><i>nominal dollars</i></b>                               | <b>Direct deaths, injuries<br/><i>indirect not counted</i></b> | <b>Location</b>                                                                 | <b>Flags</b> | <b>Why listed</b>                                                                   |
|-------------|-------------------|------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------|--------------|-------------------------------------------------------------------------------------|
| 2017-03-29  | High Wind         | 51 kt (59 mph) measured gust | property not reported; \$0 crops, reported for the zone (2017 dollars) | 0, 0                                                           | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |              | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition) |
| 2016-10-30  | Wildfire          |                              | \$70,000 property; \$0 crops, reported for the zone (2016 dollars)     | 0, 0                                                           | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |              | B1-c worst recorded: Wildfire                                                       |
| 2011-05-01  | Flood             |                              | \$2,000,000,000 property; \$0 crops (2011 dollars)                     | 0, 0                                                           | DARWIN                                                                          |              | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                            |
| 2010-08-01  | Excessive Heat    |                              | \$0 property; \$0 crops, reported for the zone (2010 dollars)          | 7, 1                                                           | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |              | deaths or injuries recorded                                                         |
| 2010-01-02  | Cold/Wind Chill   |                              | \$0 property; \$0 crops, reported for the zone (2010 dollars)          | 3, 0                                                           | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |              | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                       |
| 2009-06-17  | Heat              |                              | \$0 property; \$0 crops, reported for the zone (2009 dollars)          | 7, 0                                                           | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |              | deaths or injuries recorded                                                         |

| Date       | Event type        | Magnitude or extent                                                                                                                                  | Damage<br><i>nominal dollars</i>                                            | Direct deaths,<br>injuries<br><i>indirect not counted</i> | Location                                                                        | Flags | Why listed                                                                                       |
|------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------------------------------|
|            |                   |                                                                                                                                                      |                                                                             |                                                           |                                                                                 |       |                                                                                                  |
| 2007-08-05 | Heat              |                                                                                                                                                      | \$0 property; \$0 crops, reported for the zone (2007 dollars)               | 14, 187                                                   | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |       | deaths or injuries recorded                                                                      |
| 2005-08-29 | Tropical Storm    |                                                                                                                                                      | \$30,000 property; crops not reported, reported for the zone (2005 dollars) | 0, 0                                                      | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression                              |
| 2004-09-12 | Lightning         |                                                                                                                                                      | \$0 property; crops not reported (2004 dollars)                             | 1, 0                                                      | ARLINGTON                                                                       |       | B1-c worst recorded: Lightning                                                                   |
| 2003-07-22 | Thunderstorm Wind | 95 kt (109 mph) estimated gust                                                                                                                       | \$40,000,000 property; crops not reported (2003 dollars)                    | 1, 3                                                      | COUNTYWIDE                                                                      |       | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2000-12-13 | Winter Storm      |                                                                                                                                                      | \$20,000 property; crops not reported, reported for the zone (2000 dollars) | 0, 0                                                      | NWS zone TNZ088 (SHELBY), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 1994-11-27 | Tornado           | F3, 16 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide | \$50,000,000 property; crops not recorded (1994 dollars)                    | 3, 25                                                     | location not recorded                                                           |       | B1-c worst recorded: Tornado                                                                     |

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,459 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)<br><i>unit per row</i> | Unit            | In plain terms | 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. |

| Hazard              | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                          | In plain terms                                                                                               | Descriptor       | Descriptor<br>basis                                        | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------|---------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal<br>Flooding |                                                                     | events per year<br>at a location<br>(modeled) |                                                                                                              |                  |                                                            | not shown                                                                                                            | modeled                                             | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Cold Wave           | 1.68                                                                | event-days per<br>year                        | about 1.68 days<br>per year                                                                                  | Likely           | event-days in 6<br>of 30 years,<br>1996 to 2025<br>(20%)   | 32                                                                                                                   | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 1.68 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 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. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves. |
| Drought             | 9.33                                                                | event-days per<br>year                        | about 9.33 days<br>per year                                                                                  | Likely           | event-days in 8<br>of 30 years,<br>1996 to 2025<br>(26.7%) | 336                                                                                                                  | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | NRI gives about 9.33 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 8 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          | 0.00908                                                             | annual<br>probability at a<br>location        | chance a given<br>location in the<br>county has at<br>least minor-<br>damage<br>shaking in a<br>year: 0.909% |                  |                                                            | 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                | 3.09                                                                | events per year                               | about 3.09 per<br>year                                                                                       | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)               | 117.3 (modeled)                                                                                                      | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Heat Wave           | 21.7                                                                | event-days per<br>year                        | about 21.7 days<br>per year                                                                                  | Likely           | event-days in<br>18 of 30 years,<br>1996 to 2025<br>(60%)  | 353                                                                                                                  | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Hurricane           | 0.0236                                                              | events per year                               | about 1 in 42<br>years                                                                                       | Possible         | FEMA<br>annualized<br>frequency<br>(modeled)               | 8                                                                                                                    | 1851 to 2024<br>(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           | 1.09                                                                | event-days per<br>year                        | about 1.09 days<br>per year                                                                                  | Possible         | event-days in 2<br>of 30 years,<br>1996 to 2025<br>(6.67%) | 75                                                                                                                   | 1946-12-31 to<br>2014-02-12<br>(67 years)           | countywide | NRI gives about 1.09 ice storm event-days a year here (its annualized frequency over 67 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.                                                                                                    |

| Hazard               | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                                                                             | In plain terms                                                         | Descriptor       | Descriptor<br>basis                                                  | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                         | Location   | Note                                                                                                                                         |
|----------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Inland<br>Flooding   | 5.18                                                                | event-days per<br>year                                                                           | about 5.18 days<br>per year                                            | Highly<br>likely | event-days in<br>29 of 30 years,<br>1996 to 2025<br>(96.7%)          | 145                                                                                                                  | 1996 to 2023<br>(28 years)                         | see B1-f   |                                                                                                                                              |
| Landslide            | 0.821                                                               | events per year<br>(modeled)                                                                     | about 0.82 per<br>year                                                 | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                         | not shown                                                                                                            | modeled                                            | see B1-f   |                                                                                                                                              |
| Lightning            | 59.9                                                                | days per year<br>with a strike                                                                   | about 59.9 days<br>per year                                            | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                         | not shown                                                                                                            | 1995 to 2023<br>(29 years;<br>CONUS)               | countywide |                                                                                                                                              |
| Strong<br>Wind       | 1.29                                                                | events per year                                                                                  | about 1.29 per<br>year                                                 | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                         | 50                                                                                                                   | 1986 to 2023<br>(38 years)                         | countywide |                                                                                                                                              |
| Tornado              | 0.509                                                               | events per year                                                                                  | about 0.51 per<br>year                                                 | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                         | not shown                                                                                                            | 1950 to 2023<br>(EF2+); 1986<br>to 2023<br>(EF0-1) | see B1-f   |                                                                                                                                              |
| Tsunami              |                                                                     | annual<br>probability at the<br>most exposed<br>location (used in<br>place of a county<br>value) |                                                                        |                  |                                                                      | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                        |
| Volcanic<br>Activity |                                                                     | annual<br>probability                                                                            |                                                                        |                  |                                                                      | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                        |
| Wildfire             | 0.00057                                                             | annual<br>probability at a<br>location                                                           | chance a given<br>location in the<br>county burns in<br>a year: 0.057% | Possible         | Storm Events<br>records in 1 of<br>30 years, 1996<br>to 2025 (3.33%) | not shown                                                                                                            | modeled                                            | see B1-f   | Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county. |
| Winter<br>Weather    | 5.26                                                                | event-days per<br>year                                                                           | about 5.26 days<br>per year                                            | Likely           | event-days in<br>24 of 30 years,<br>1996 to 2025<br>(80%)            | 100                                                                                                                  | 2005-11-12 to<br>2024-11-12<br>(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](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](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](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](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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 133                                   | 30              | 4.43                                     |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 3                                     | 30              | 0.1                                      |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 288                                   | 30              | 9.6                                      |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 33                                    | 30              | 1.1                                      |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 65                                    | 30              | 2.17                                     |
| Tornado                                 | EF0-1                     | 1996 to 2025 | 9                                     | 30              | 0.3                                      |
| Tornado                                 | EF2-3                     | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| 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<br><i>rated of all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max   | Tracts by rating                                                                         | Note                                                                                                                                                                                                                                                                                                                                                           |
|---------------------|-------------------------------|--------------------------------------------------------|--------|-------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche           | 0 of 249                      |                                                        |        |       | Not Applicable 249                                                                       |                                                                                                                                                                                                                                                                                                                                                                |
| Coastal<br>Flooding | 0 of 249                      |                                                        |        |       | Not Applicable 249                                                                       |                                                                                                                                                                                                                                                                                                                                                                |
| Cold Wave           | 249 of 249                    | 15.9                                                   | 88.0   | 97.8  | Very High 15, Relatively High 192, Relatively Moderate 38, 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.                                                                                                                           |
| Drought             | 98 of 249                     | 67.1                                                   | 70.4   | 86.7  | Relatively Low 10, Very Low 88, No Rating 151                                            | 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          | 249 of 249                    | 35.5                                                   | 88.3   | 100.0 | Very High 14, Relatively High 105, Relatively Moderate 125, Relatively Low 4, Very Low 1 |                                                                                                                                                                                                                                                                                                                                                                |
| Hail                | 249 of 249                    | 1.0                                                    | 2.8    | 29.9  | Very Low 249                                                                             | 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           | 249 of 249                    | 1.6                                                    | 91.8   | 97.2  | Very High 8, Relatively High 192, Relatively Moderate 44, Relatively Low 1, 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.                                                                                                                           |
| Hurricane           | 249 of 249                    | 17.1                                                   | 35.8   | 60.7  | Relatively Low 1, Very Low 248                                                           |                                                                                                                                                                                                                                                                                                                                                                |
| Ice Storm           | 249 of 249                    | 2.9                                                    | 37.2   | 94.1  | Relatively High 1, Relatively Moderate 3, Relatively Low 148, Very Low 97                | 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<br>Flooding  | 249 of 249                    | 0.5                                                    | 42.9   | 99.8  | Very High 3, Relatively High 35, Relatively Moderate 67, Relatively Low 105, Very Low 39 |                                                                                                                                                                                                                                                                                                                                                                |
| Landslide           | 249 of 249                    | 23.1                                                   | 71.5   | 98.6  | Relatively Moderate 4, Relatively Low 56, Very Low 189                                   |                                                                                                                                                                                                                                                                                                                                                                |
| Lightning           | 249 of 249                    | 0.4                                                    | 37.3   | 71.5  | Relatively Moderate 41, Relatively Low 185, Very Low 23                                  | 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         | 249 of 249                    | 4.7                                                    | 24.5   | 85.4  | Relatively High 1, Relatively Moderate 1, Relatively Low 180, Very Low 67                | 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             | 249 of 249                    | 29.5                                                   | 83.6   | 100.0 | Very High 33, Relatively High 151, Relatively Moderate 61, Relatively Low 3, Very Low 1  |                                                                                                                                                                                                                                                                                                                                                                |
| Tsunami             | 0 of 249                      |                                                        |        |       | Not Applicable 249                                                                       |                                                                                                                                                                                                                                                                                                                                                                |

| Hazard            | Tracts<br><i>rated of all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max  | Tracts by rating                                                          | Note                                                                                                                                                                                                                                 |
|-------------------|-------------------------------|--------------------------------------------------------|--------|------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Volcanic Activity | 0 of 249                      |                                                        |        |      | Not Applicable 249                                                        |                                                                                                                                                                                                                                      |
| Wildfire          | 220 of 249                    | 18.6                                                   | 32.0   | 86.6 | Relatively Low 29, Very Low 191, No Rating 29                             |                                                                                                                                                                                                                                      |
| Winter Weather    | 249 of 249                    | 14.5                                                   | 35.0   | 78.9 | Relatively High 1, Relatively Moderate 14, Relatively Low 232, 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. |

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](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](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<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance matched<br><i>federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since the member's plan</i> | Notes                                                                                            |
|-------------------------------------|----------------|------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Shelby County (unincorporated area) | Unincorporated | Approved, expires 2027-01-19 | FMA RL 0, SRL 3; any 14                                                              | \$7,246,108.64                                                               | 0; 0                                                                         | Includes \$70,797.86 for declarations not counted as hazard incidents (DR-4514-TN, EM-3217-TN).  |
| Arlington town                      | Town           | Approved, expires 2027-01-19 | FMA RL 0, SRL 0; any 2                                                               | none found                                                                   | 39; 0                                                                        |                                                                                                  |
| Bartlett city                       | City           | Approved, expires 2027-01-19 | FMA RL 2, SRL 1; any 13                                                              | \$5,265,018.05                                                               | 58; 6                                                                        | Includes \$17,140.46 for declarations not counted as hazard incidents (DR-4514-TN).              |
| Collierville town                   | Town           | Approved, expires 2027-01-19 | FMA RL 0, SRL 0; any 4                                                               | \$632,040.46                                                                 | 40; 3                                                                        |                                                                                                  |
| Germantown city                     | City           | Approved, expires 2027-01-19 | FMA RL 0, SRL 2; any 8                                                               | \$1,946,853.23                                                               | 73; 16                                                                       | Includes \$120,855.06 for declarations not counted as hazard incidents (DR-4514-TN).             |
| Lakeland city                       | City           | Approved, expires 2027-01-19 | FMA RL 0, SRL 0; any 3                                                               | \$920,551.43                                                                 | 0; 0                                                                         |                                                                                                  |
| Memphis city                        | City           | Approved, expires 2027-01-19 | FMA RL 2, SRL 5; any 45                                                              | \$50,193,574.65                                                              | 176; 6                                                                       | Includes \$227,491.59 for declarations not counted as hazard incidents (DR-4514-TN, EM-3217-TN). |
| Millington city                     | City           | Approved, expires 2027-01-19 | FMA RL 0, SRL 0; any 1                                                               | \$2,702,550.72                                                               | 59; 9                                                                        | Includes \$19,245 for declarations not counted as hazard incidents (DR-4514-TN).                 |

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)

## 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<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2022-01-20<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><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        | \$200,616,431,323                           | \$35,326,863                                   | 929,550                             | \$69,221                                         | \$578                                              | \$62,172,033                                                                                                     | under 0.0001%                                                     |                                                                                                           | \$0                                                                               | \$1,727,556.81                                                   |                                                                                                                                                                                                      |
| Drought          |                                             | \$28,929,550                                   |                                     |                                                  | \$39,451                                           |                                                                                                                  | 0.136% (agriculture)                                              |                                                                                                           | \$0                                                                               |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                                                      |
| Earthquake       | \$351,960,944,136                           |                                                | 929,744                             | \$126,023,384                                    |                                                    | \$89,160,169                                                                                                     | 0.0358%                                                           |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hail             | \$200,616,800,172                           | \$35,326,863                                   | 929,552                             | \$21,867                                         | \$44                                               | \$11,012                                                                                                         | under 0.0001%                                                     | \$5,000                                                                                                   |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Heat Wave        | \$200,616,431,323                           | \$35,326,863                                   | 929,550                             | \$894                                            | \$209                                              | \$48,568,811                                                                                                     | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                      |
| Hurricane        | \$200,298,048,673                           | \$34,972,717                                   | 928,030                             | \$329,460                                        | \$8,456                                            | \$11,737                                                                                                         | 0.000164%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Ice Storm        | \$200,489,098,379                           |                                                | 928,597                             | \$632,745                                        |                                                    | \$185,691                                                                                                        | 0.000316%                                                         |                                                                                                           | \$0                                                                               | \$1,727,556.81                                                   |                                                                                                                                                                                                      |
| Inland Flooding  | \$200,544,488,210                           | \$15,512,721                                   | 12,873                              | \$148,519,840                                    | \$728                                              | \$5,191,053                                                                                                      | n/a (see note)                                                    | \$152,000                                                                                                 |                                                                                   | \$3,452,156.54                                                   | 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        | \$1,401,767,056                             |                                                | 6,175                               | \$62,821                                         |                                                    | \$166                                                                                                            | 0.00448%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Lightning        | \$200,616,800,172                           |                                                | 929,552                             | \$129,643                                        |                                                    | \$1,583,596                                                                                                      | under 0.0001%                                                     | \$212,000                                                                                                 |                                                                                   |                                                                  |                                                                                                                                                                                                      |

| Hazard            | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2022-01-20<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                            |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strong Wind       | \$200,616,800,172                           | \$35,326,863                                   | 929,552                             | \$774,109                                        | \$401                                              | \$623,163                                                                                                        | 0.000386%                                                         | \$6,171,500                                                                                               | \$21,000                                                                          | \$34,753,132.25                                                  | Storm Events damage since the plan includes 1 zone-level High Wind record (\$10,000) and 3 zone-level Strong Wind records (\$11,000), event types the NRI definition of this hazard leaves out. |
| Tornado           | \$200,616,800,172                           | \$35,326,863                                   | 929,552                             | \$38,599,764                                     | \$1,683                                            | \$31,522,108                                                                                                     | 0.0192%                                                           |                                                                                                           |                                                                                   | \$3,452,156.54                                                   |                                                                                                                                                                                                 |
| Tsunami           |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                           |
| Volcanic Activity |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                           |
| Wildfire          | \$6,645,431,819                             | \$4,275,798                                    | 50,935                              | \$121,492                                        | \$14                                               | \$23,508                                                                                                         | 0.00183%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                 |
| Winter Weather    | \$200,616,431,323                           | \$35,326,863                                   | 929,550                             | \$83,882                                         | under \$1                                          | \$206,011                                                                                                        | under 0.0001%                                                     |                                                                                                           | \$0                                                                               | \$35,446,578.70                                                  |                                                                                                                                                                                                 |

Totals since 2022-01-20 (Storm Events through 2026-06-30): 186 county-coded records, 186 with a damage value recorded (including \$0), \$6,540,500; 103 zone-level records, 103 with a damage value recorded (including \$0), \$21,000 reported for the zone; Public Assistance on counted declarations \$70,199,710.95 (8 declarations, 6 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](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](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                             | 929,552           |
| Building value (total, not at risk)    | \$200,616,800,172 |
| Agriculture value (total, not at risk) | \$35,326,863      |
| NRI risk rating (all hazards)          | Relatively High   |

| Measure                                                                                                                                                                       | Value               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$315,420,688       |
| 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) | \$239,259,056       |
| Social vulnerability rating                                                                                                                                                   | Relatively High     |
| 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](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](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) | 4          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 11         |
| Repetitive loss, NFIP insurance definition    | 95         | Severe repetitive loss, NFIP insurance definition    | 9          |

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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                | 4                            | 11                            | 95                            | 9                              | 98                                | 1                              | 21                                     |
| BARTLETT, CITY OF                           | 2                            | 1                             | 13                            | 1                              | 13                                | 0                              | 0                                      |
| MEMPHIS, CITY OF                            | 2                            | 5                             | 43                            | 4                              | 45                                | 0                              | 9                                      |
| MILLINGTON, CITY OF                         | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| SHELBY COUNTY *                             | 0                            | 3                             | 13                            | 2                              | 14                                | 1                              | 4                                      |
| ARLINGTON, TOWN OF                          | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |
| COLLIERVILLE, TOWN OF                       | 0                            | 0                             | 4                             | 0                              | 4                                 | 0                              | 2                                      |
| GERMANTOWN, CITY OF                         | 0                            | 2                             | 8                             | 2                              | 8                                 | 0                              | 4                                      |
| LAKELAND, CITY OF                           | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 2                                      |
| Unknown (community ID Unknown in FEMA data) | 0                            | 0                             | 8                             | 0                              | 8                                 | 0                              | 0                                      |

**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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|-------------------------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| Shelby County (unincorporated area) | 470214            | 0                            | 3                             | 13                            | 2                              | 14                                | 1                              | 4                                      |      |
| Arlington town                      | 470262            | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |      |
| Bartlett city                       | 470175            | 2                            | 1                             | 13                            | 1                              | 13                                | 0                              | 0                                      |      |
| Collierville town                   | 470263            | 0                            | 0                             | 4                             | 0                              | 4                                 | 0                              | 2                                      |      |
| Germantown city                     | 470353            | 0                            | 2                             | 8                             | 2                              | 8                                 | 0                              | 4                                      |      |
| Lakeland city                       | 470402            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 2                                      |      |
| Memphis city                        | 470177            | 2                            | 5                             | 43                            | 4                              | 45                                | 0                              | 9                                      |      |
| Millington city                     | 470178            | 0                            | 0                             | 1                             | 0                              | 1                                 | 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.

**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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 4                            | 10                            | 77                            | 8                              | 80                                | 1                              | 20                                     |
| 2 to 4 unit residential   | 0                            | 0                             | 6                             | 0                              | 6                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 4                             | 0                              | 4                                 | 0                              | 0                                      |
| non-residential           | 0                            | 1                             | 8                             | 1                              | 8                                 | 0                              | 1                                      |
| 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 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 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 93 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

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## 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](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](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_counties_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_cousubs\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_place\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_unsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_elsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_scscd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip), [https://www2.census.gov/geo/docs/reference/codes2020/national\\_place\\_by\\_county2020.txt](https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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\_47157. Preview: automated baseline.