

APPENDIX B: HAZARD AND VULNERABILITY DATA

The information in this appendix supplements the discussion of Mercer County’s hazards and vulnerabilities from Section 2: Hazard Identification and Risk Assessment. A complete list of historical incidents of each hazard is provided here. Additionally, detailed data on the anticipated damage to Mercer County from a 100-year flood and earthquake, per HAZUS estimates, is provided.

6.1 HAZARD HISTORY DATA

The National Climactic Data Center has maintained records on weather incidents across the United States since 1950. The tables below provide a complete history of the incidents in Mercer County from 1950 through 2021.

6.1.1 Drought and Extreme Heat

These incidents include all occurrences categorized as drought or extreme heat.

| Hazard | Location | Date | Injuries | Deaths | Property Damage | Crop Damage |
|----------------|---------------|------------|----------|--------|-----------------|-------------|
| Drought | Mercer (Zone) | 07/01/1999 | 0 | 0 | 0 | 0 |
| Drought | Mercer (Zone) | 08/01/1999 | 0 | 0 | 0 | 0 |
| Excessive Heat | Mercer (Zone) | 07/19/2019 | 0 | 0 | 0 | 0 |
| Excessive Heat | Mercer (Zone) | 07/20/2019 | 0 | 0 | 0 | 0 |

6.1.2 Flood

The flood incidents identified in this table include events classified as flood and flash flood that occurred in Mercer County since 1950.

| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------|---------------|------------|--------|----------|-----------------|-------------|
| Flood | Mercer (Zone) | 01/17/1996 | 0 | 0 | 20K | 0 |
| Flood | Mercer (Zone) | 02/27/1997 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 03/01/1997 | 0 | 0 | 0 | 0 |
| Flash Flood | Countywide | 06/01/1997 | 0 | 0 | 5K | 0 |
| Flash Flood | Countywide | 06/11/1997 | 0 | 0 | 0 | 0 |
| Flash Flood | Countywide | 07/22/1998 | 0 | 0 | 0 | 0 |
| Flash Flood | Celina | 06/09/1998 | 0 | 0 | 0 | 0 |
| Flash Flood | Countywide | 04/07/2000 | 0 | 0 | 3K | 0 |
| Flash Flood | Celina | 07/21/2001 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 01/31/2002 | 0 | 0 | 0 | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------|---------------|------------|--------|----------|-----------------|-------------|
| Flood | Mercer (Zone) | 02/01/2002 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 05/09/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 05/09/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 05/11/2003 | 0 | 0 | 0 | 0 |
| Flash Flood | Fort Recovery | 06/17/2003 | 0 | 0 | 100K | 0 |
| Flood | Mercer (Zone) | 07/04/2003 | 0 | 0 | 0 | 0 |
| Flash Flood | Celina | 07/04/2003 | 0 | 0 | 10K | 0 |
| Flash Flood | Celina | 07/06/2003 | 0 | 0 | 20K | 0 |
| Flash Flood | North Portion | 07/06/2003 | 0 | 0 | 20K | 0 |
| Flash Flood | Rockford | 07/06/2003 | 0 | 0 | 300K | 0 |
| Flash Flood | Rockford | 07/07/2003 | 0 | 0 | 200K | 0 |
| Flash Flood | Countywide | 07/07/2003 | 0 | 0 | 1M | 0 |
| Flash Flood | Rockford | 07/08/2003 | 0 | 0 | 2M | 0 |
| Flash Flood | Celina | 07/08/2003 | 0 | 0 | 500K | 0 |
| Flash Flood | Celina | 07/08/2003 | 0 | 0 | 500K | 0 |
| Flash Flood | Countywide | 07/08/2003 | 0 | 0 | 1M | 0 |
| Flood | Mercer (Zone) | 07/21/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 08/01/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 08/02/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 08/04/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 09/01/2003 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 01/04/2004 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 06/13/2004 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 06/17/2004 | 0 | 0 | 0 | 0 |
| Flood | Mercer (Zone) | 01/05/2005 | 0 | 0 | 30K | 0 |
| Flood | Mercer (Zone) | 01/12/2005 | 0 | 0 | 20K | 0 |
| Flood | Mercer (Zone) | 01/12/2005 | 0 | 0 | 0 | 0 |
| Flood | Montezuma | 06/02/2006 | 0 | 0 | 0 | 0 |
| Flood | Celina | 12/01/2006 | 0 | 0 | 10K | 0 |
| Flood | Celina | 03/02/2007 | 0 | 0 | 3K | 0 |
| Flood | Celina | 03/14/2007 | 0 | 0 | 5K | 0 |
| Flood | Rockford | 02/05/2008 | 0 | 0 | 30K | 0 |
| Flash Flood | Mendon | 05/27/2009 | 0 | 0 | 5K | 0 |
| Flash Flood | Rockford | 07/24/2010 | 0 | 0 | 1K | 0 |
| Flash Flood | Celina | 02/28/2011 | 0 | 0 | 250K | 0 |
| Flood | St. Henry | 03/01/2011 | 0 | 0 | 10K | 0 |
| Flood | Philothea | 02/28/2011 | 0 | 0 | 100K | 0 |
| Flood | St. Henry | 03/01/2011 | 0 | 0 | 10K | 0 |
| Flood | Philothea | 03/01/2011 | 0 | 0 | 100K | 0 |
| Flash Flood | St. Henry | 05/07/2012 | 0 | 0 | 1K | 0 |
| Flood | Chattanooga | 01/13/2013 | 0 | 0 | 1K | 0 |
| Flash Flood | Marie Stein | 04/10/2013 | 0 | 0 | 1K | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------|---------------|------------|--------|----------|-----------------|-------------|
| Flood | Fort Recovery | 07/01/2013 | 0 | 0 | 1K | 0 |
| Flood | Chattanooga | 06/16/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/16/2015 | 0 | 0 | 0 | 0 |
| Flood | Chattanooga | 06/16/2005 | 0 | 0 | 0 | 0 |
| Flood | Chattanooga | 06/16/2005 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/16/2005 | 0 | 0 | 0 | 0 |
| Flood | Chattanooga | 06/16/2015 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Wabash | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mercer | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mercer | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 06/17/2015 | 0 | 0 | 0 | 0 |
| Flood | Wabash | 06/18/2015 | 0 | 0 | 0 | 0 |
| Flood | Mercer | 06/18/2015 | 0 | 0 | 0 | 0 |
| Flood | Rockford | 06/18/2015 | 0 | 0 | 0 | 0 |
| Flood | Wabash | 06/27/2015 | 0 | 0 | 0 | 0 |
| Flood | Mercer | 05/05/2017 | 0 | 0 | 0 | 0 |
| Flash Flood | Chattanooga | 05/25/2017 | 0 | 0 | 0 | 0 |
| Flood | Neptune | 07/16/2017 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 07/22/2017 | 0 | 0 | 0 | 0 |
| Flood | Mendon | 07/22/2017 | 0 | 0 | 0 | 0 |
| Flood | Celina | 12/31/2018 | 0 | 0 | 0 | 0 |
| Flood | Celina | 04/26/2019 | 0 | 0 | 0 | 0 |
| Flood | Celina | 04/26/2019 | 0 | 0 | 0 | 0 |
| Flood | Celina | 04/26/2019 | 0 | 0 | 0 | 0 |
| Flood | Celina | 04/26/2019 | 0 | 0 | 100K | 0 |
| Flood | Montezuma | 04/26/2019 | 0 | 0 | 100K | 0 |
| Flood | Wabash | 04/28/2019 | 0 | 0 | 0 | 0 |
| Flash Flood | Grand Lake | 05/17/2019 | 0 | 0 | 350K | 0 |
| Flood | Celina | 05/17/2019 | 0 | 0 | 0 | 0 |
| Flood | Carthagena | 06/19/2019 | 0 | 0 | 0 | 0 |
| Flash Flood | Grand Lake | 06/19/2019 | 0 | 0 | 0 | 0 |

| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------|--------------------------|------------|--------|----------|-----------------|-------------|
| Flash Flood | Celina Lakefield Airport | 06/19/2019 | 0 | 0 | 30K | 0 |
| Flood | Mendon | 06/20/2019 | 0 | 0 | 0 | 0 |
| Flood | Celina | 06/21/2019 | 0 | 0 | 0 | 0 |
| Flood | Celina | 07/08/2020 | 0 | 0 | 0 | 0 |
| Flash Flood | Philothea | 09/08/2020 | 0 | 0 | 0 | 0 |
| Flood | Philothea | 09/08/2020 | 0 | 0 | 5K | 0 |
| Flood | Mercer | 03/18/2021 | 0 | 0 | 0 | 0 |

6.1.3 Severe Thunderstorm

Thunderstorm incidents include events that produced any combination of hail, lightning, and thunderstorm wind; all hazards were not necessarily present in all incidents.

| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|---------------|------------|--------|----------|-----------------|-------------|
| Thunderstorm Wind | Mercer County | 07/01/1959 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/03/1960 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 03/04/1964 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/03/1968 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 08/24/1968 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/25/1971 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/02/1973 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 01/10/1975 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 09/03/1975 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 11/09/1977 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/13/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/13/1980 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 05/13/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/07/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/05/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/05/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 08/10/1980 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 04/28/1981 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 04/28/1980 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/08/1981 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/24/1981 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/24/1981 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 05/22/1982 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/09/1982 | 0 | 0 | 0 | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|---------------|------------|--------|----------|-----------------|-------------|
| Thunderstorm Wind | Mercer County | 06/15/1982 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 09/06/1983 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/13/1984 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 09/09/1985 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/06/1986 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/06/1986 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/15/1986 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 08/26/1986 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/29/1987 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/11/1987 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/12/1987 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 08/02/1988 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 04/03/1988 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 01/07/1989 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 05/30/1989 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/27/1989 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/02/1990 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/03/1990 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/06/1990 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 03/27/1991 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/02/1991 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/03/1991 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/08/1991 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 08/30/1991 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 06/17/1992 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 06/23/1992 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Mercer County | 07/12/1992 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 09/09/1992 | 0 | 0 | 0 | 0 |
| Hail | Mercer County | 09/09/1992 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 04/27/1994 | 0 | 0 | 50K | 0 |
| Thunderstorm Wind | Mercer | 05/24/1999 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Montezuma | 06/23/1994 | 0 | 0 | 5K | 0 |
| Hail | Celina | 06/28/1994 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 07/02/1994 | 0 | 1 | 5K | 0 |
| Thunderstorm Wind | Celina | 11/27/1994 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina | 05/28/1995 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 06/07/1995 | 0 | 0 | 4K | 0 |
| Thunderstorm Wind | North Half | 06/07/1995 | 0 | 0 | 5K | 0 |
| Hail | Countywide | 06/08/1995 | 0 | 0 | 0.1K | 0 |
| Thunderstorm Wind | St. Henry | 06/21/1995 | 0 | 0 | 20K | 0 |
| Thunderstorm Wind | Celina | 06/23/1995 | 0 | 0 | 4K | 0 |
| Hail | Wabash | 06/26/1995 | 0 | 0 | 0 | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|---------------|------------|--------|----------|-----------------|-------------|
| Hail | Celina | 06/26/1995 | 0 | 0 | 0 | 0 |
| Hail | Celina | 02/27/1996 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Fort Recovery | 04/20/1996 | 0 | 0 | 0 | 0 |
| Hail | Celina | 05/01/1996 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Carthagen | 10/30/1996 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Countywide | 07/02/1997 | 0 | 0 | 10K | 0 |
| Thunderstorm Wind | Celina | 07/26/1997 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Montezuma | 07/27/1997 | 0 | 0 | 3K | 0 |
| Hail | Celina | 04/16/1998 | 0 | 0 | 0 | 0 |
| Hail | Montezuma | 05/19/1998 | 0 | 0 | 0 | 0 |
| Hail | Celina | 05/31/1998 | 0 | 0 | 0 | 0 |
| Hail | Chickasaw | 05/31/1998 | 0 | 0 | 0 | 0 |
| Hail | Coldwater | 06/11/1998 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Coldwater | 06/19/1998 | 0 | 0 | 50K | 0 |
| Thunderstorm Wind | Neptune | 07/04/1998 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Celina | 07/19/1998 | 0 | 0 | 10K | 0 |
| Thunderstorm Wind | Fort Recovery | 07/19/1998 | 0 | 0 | 10K | 0 |
| Thunderstorm Wind | Celina | 11/10/1998 | 0 | 0 | 10K | 0 |
| Hail | Celina | 06/09/1999 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Rockford | 07/31/1999 | 0 | 0 | 5K | 0 |
| Lightning | Celina | 06/13/2000 | 0 | 1 | 0 | 0 |
| Thunderstorm Wind | Celina | 06/14/2000 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Sharpsburg | 08/09/2000 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Countywide | 08/09/2000 | 0 | 0 | 5K | 0 |
| Hail | Coldwater | 08/09/2000 | 0 | 0 | 0 | 0 |
| Hail | Mendon | 05/15/2001 | 0 | 0 | 0 | 0 |
| Hail | Mendon | 05/15/2001 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Mendon | 07/21/2001 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Coldwater | 08/18/2001 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 06/25/2002 | 0 | 1 | 50K | 0 |
| Thunderstorm Wind | Celina | 07/22/2002 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Rockford | 08/11/2002 | 0 | 0 | 05K | 0 |
| Thunderstorm Wind | Countywide | 09/20/2002 | 0 | 0 | 3K | 0 |
| Hail | Celina | 11/10/2002 | 0 | 0 | 5K | 0 |
| Hail | Celina | 04/30/2003 | 0 | 0 | 0 | 0 |
| Hail | Celina | 04/30/2003 | 0 | 0 | 0 | 0 |
| Hail | Coldwater | 04/30/2003 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Fort Recovery | 05/01/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Coldwater | 05/09/2003 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Countywide | 05/11/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Celina | 07/04/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | St. Henry | 07/04/2003 | 0 | 0 | 6K | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|---------------|------------|--------|----------|-----------------|-------------|
| Thunderstorm Wind | Coldwater | 07/06/2003 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | St. Henry | 07/06/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Celina | 07/07/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Countywide | 07/08/2003 | 0 | 0 | 15K | 0 |
| Hail | Celina | 07/23/2003 | 0 | 0 | 0 | 0 |
| Hail | Celina | 07/23/2003 | 0 | 0 | 0 | |
| Thunderstorm Wind | Celina | 07/27/2003 | 0 | 0 | 3K | 0 |
| Hail | Rockford | 08/01/2003 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Fort Recovery | 08/01/2003 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | St. Henry | 08/01/2003 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Celina | 08/01/2003 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Mendon | 08/26/2003 | 0 | 0 | 10K | 0 |
| Thunderstorm Wind | Countywide | 05/30/2004 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina | 06/13/2004 | 0 | 0 | 3K | 0 |
| Hail | Coldwater | 06/24/2004 | 0 | 0 | 0 | 0 |
| Hail | Rockford | 07/22/2004 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 06/05/2005 | 0 | 0 | 8K | 0 |
| Thunderstorm Wind | Celina | 06/05/2006 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Rockford | 03/31/2006 | 0 | 0 | 3K | 0 |
| Hail | Coldwater | 04/07/2006 | 0 | 0 | 0 | 0 |
| Hail | Fort Recovery | 04/07/2006 | 0 | 0 | 0 | 0 |
| Hail | Celina | 05/26/2005 | 0 | 0 | 6K | 0 |
| Hail | Celina | 05/26/2005 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Chattanooga | 06/22/2006 | 0 | 0 | 15K | 0 |
| Thunderstorm Wind | Maria Stein | 06/28/2006 | 0 | 0 | 3K | 0 |
| Hail | Celina | 06/02/2007 | 0 | 0 | 1K | 0 |
| Hail | Coldwater | 06/03/2007 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Montezuma | 06/03/2007 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Rockford | 06/08/2007 | 0 | 0 | 6K | 0 |
| Thunderstorm Wind | Celina | 08/09/2007 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina | 08/09/2007 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina | 08/16/2007 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Coldwater | 12/23/2007 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Chattanooga | 06/06/2008 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Rockford | 06/09/2009 | 0 | 0 | 3K | 0 |
| Hail | St. Henry | 06/25/2008 | 0 | 0 | 8K | 0 |
| Hail | Maria Stein | 06/25/2008 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Tama | 07/08/2008 | | 0 | 8K | 0 |
| Thunderstorm Wind | Mercer | 08/04/2008 | 0 | 0 | 8K | 0 |
| Thunderstorm Wind | Chickasaw | 08/05/2008 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Celina | 02/11/2009 | 0 | 0 | 8K | 0 |
| Thunderstorm Wind | Celina | 03/10/2009 | 0 | 0 | 5K | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|--------------------------|------------|--------|----------|-----------------|-------------|
| Thunderstorm Wind | Montezuma | 03/11/2009 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Mendon | 05/27/2009 | 0 | 0 | 10K | 0 |
| Hail | Rockford | 06/01/2009 | 0 | 0 | 0 | 0 |
| Hail | Celina | 06/01/2009 | 0 | 0 | 0 | 0 |
| Hail | Rockford | 06/08/2009 | 0 | 0 | 0 | 0 |
| Hail | St. Henry | 09/28/2009 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Sharpsburg | 06/04/2010 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Coldwater | 08/04/2010 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Celina | 10/26/2010 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Chattanooga | 04/19/2011 | 0 | 0 | 9K | 0 |
| Hail | Rockford | 04/22/2011 | 0 | 0 | 2K | 0 |
| Hail | Mendon | 04/23/2011 | 0 | 0 | 20K | 0 |
| Hail | Mendon | 04/23/2011 | 0 | 0 | 0 | 0 |
| Hail | Maria Stein | 05/10/2011 | 0 | 0 | 0 | 0 |
| Hail | Rockford | 05/10/2011 | 0 | 0 | 8K | 0 |
| Thunderstorm Wind | Coldwater | 05/23/2011 | 0 | 0 | 4K | 0 |
| Hail | Mendon | 05/25/2011 | 0 | 0 | 0 | 0 |
| Hail | Coldwater | 05/25/2011 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Fort Recovery | 08/07/2011 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Montezuma | 08/07/2011 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Celina | 08/13/2011 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Fort Recovery | 03/23/2012 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina | 04/30/2012 | 0 | 0 | 5K | 0 |
| Hail | Coldwater | 05/7/2012 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Rockford | 06/29/2012 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Celina Lakefield Airport | 06/29/2012 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 06/29/2012 | 0 | 1 | 10K | 0 |
| Thunderstorm Wind | Celina | 06/29/2012 | 0 | 1 | 30K | 0 |
| Hail | Maria Stein | 07/01/2012 | 0 | 0 | 0 | 0 |
| Hail | Philothea | 07/01/2012 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Chattanooga | 08/04/2012 | 0 | 0 | 40K | 0 |
| Thunderstorm Wind | Mendon | 06/12/2013 | 0 | 0 | 50K | 0 |
| Thunderstorm Wind | Celina | 07/10/2013 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Philothea | 07/10/2013 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Celina | 07/10/2013 | 0 | 0 | 100K | 0 |
| Thunderstorm Wind | Rockford | 10/31/2013 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Durbin | 11/17/2013 | 0 | 0 | 1K | 0 |
| Hail | St. Henry | 05/21/2014 | 0 | 0 | 0 | 0 |
| Hail | Maria Stein | 06/18/2014 | 0 | 0 | 0 | 0 |
| Hail | Celina | 07/26/2014 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina Lakefield Airport | 08/19/2014 | 0 | 0 | 25K | 0 |
| Thunderstorm Wind | Rockford | 08/26/2014 | 0 | 0 | 1K | 0 |

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| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------|--------------------------|------------|--------|----------|-----------------|-------------|
| Thunderstorm Wind | Mercer | 08/26/2014 | 0 | 0 | 1K | 0 |
| Hail | Mendon | 04/09/2015 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Durbin | 05/11/2015 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Celina | 06/07/2015 | 0 | 0 | 0.5K | 0 |
| Thunderstorm Wind | Philothea | 09/04/2015 | 0 | 0 | 0 | 0 |
| Hail | Fort Recovery | 09/04/2015 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina Lakefield Airport | 07/13/2016 | 0 | 0 | 0.5K | 0 |
| Hail | Rockford | 06/05/2017 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Rockford | 06/05/2017 | 0 | 0 | 0.5K | 0 |
| Thunderstorm Wind | Tama | 06/05/2017 | 0 | 0 | 1K | 0 |
| Hail | Celina | 06/05/2017 | 0 | 0 | 0 | 0 |
| Hail | Maria Stein | 06/05/2017 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Grand Lake | 06/13/2017 | 0 | 0 | 5K | 0 |
| Thunderstorm Wind | Grand Lake | 06/13/2017 | 0 | 0 | 3K | 0 |
| Hail | Mendon | 07/10/2017 | 0 | 0 | 0 | 0 |
| Hail | Maria Stein | 07/16/2017 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Neptune | 08/06/2018 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Mercer | 08/06/2018 | 0 | 0 | 10K | 0 |
| Hail | Celina | 05/16/2019 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Padua | 05/23/2019 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Padua | 08/08/2019 | 0 | 0 | 3K | 0 |
| Thunderstorm Wind | Maria Stein | 08/08/2019 | 0 | 0 | 2K | 0 |
| Thunderstorm Wind | Celina | 08/08/2019 | 0 | 0 | 5K | 0 |
| Hail | Celina | 08/08/2019 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Padua | 08/18/2019 | 0 | 0 | 10K | 0 |
| Hail | Chattanooga | 04/08/2020 | 0 | 0 | 0 | 0 |
| Hail | Durbin | 07/08/2020 | 0 | 0 | 0 | 0 |
| Thunderstorm Wind | Celina | 07/08/2020 | 0 | 0 | 0.5K | 0 |
| Thunderstorm Wind | Celina | 07/09/2020 | 0 | 0 | 10K | 0 |
| Thunderstorm Wind | Celina Lakefield Airport | 07/09/2020 | 0 | 0 | 20K | 0 |
| Thunderstorm Wind | Celina | 07/21/2020 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Fort Recovery | 08/10/2020 | 0 | 0 | 4K | 0 |
| Thunderstorm Wind | Fort Recovery | 08/10/2020 | 0 | 0 | 1K | 0 |
| Thunderstorm Wind | Sharpsburg | 08/10/2020 | 0 | 0 | 2K | 0 |

6.1.4 Tornado

Confirmed tornadoes and funnel clouds occurring in Mercer County since 1950 are listed below.

| Hazard | Location | Date | Fujita | Deaths | Injuries | Property Damage | Crop Damage |
|---------|---------------|------------|--------|--------|----------|-----------------|-------------|
| Tornado | Mercer County | 04/11/1967 | F4 | 2 | 24 | 2.5M | 0 |
| Tornado | Mercer County | 11/26/1965 | F1 | 0 | 1 | 25K | 0 |
| Tornado | Mercer County | 06/26/1973 | F0 | 0 | 0 | 25K | 0 |
| Tornado | Mercer County | 06/28/1973 | F0 | 0 | 0 | 25K | 0 |
| Tornado | Mercer County | 03/20/1976 | F1 | 0 | 0 | 25K | 0 |
| Tornado | Mercer County | 06/01/1980 | F1 | 0 | 4 | 2.5M | 0 |
| Tornado | Mercer County | 03/10/1986 | F1 | 0 | 0 | 250K | 0 |
| Tornado | Mercer County | 05/25/1989 | F1 | 0 | 0 | 250K | 0 |
| Tornado | Mercer County | 07/24/1990 | F0 | 0 | 0 | 25K | 0 |
| Tornado | Mercer County | 07/12/1992 | F2 | 0 | 0 | 250K | 0 |
| Tornado | Mercer County | 07/12/1992 | F1 | 0 | 0 | 50K | 5K |
| Tornado | Mercer County | 06/28/1994 | F1 | 0 | 0 | 20K | 0 |
| Tornado | Rockford | 06/22/2006 | F0 | 0 | 0 | 20K | 20K |
| Tornado | St. Henry | 08/28/2006 | F0 | 0 | 0 | 0 | 5K |
| Tornado | Neptune | 05/27/2009 | EFO | 0 | 0 | 340K | 0 |
| Tornado | Celina | 04/19/2011 | EF2 | 0 | 0 | 0 | 0 |
| Tornado | Coldwater | 05/26/2011 | EFO | 0 | 0 | 40K | 0 |
| Tornado | Rockford | 06/12/2013 | EFO | 0 | 0 | 0 | 0 |
| Tornado | Chattanooga | 07/10/2017 | EFO | 0 | 0 | 10K | 0 |
| Tornado | Padua | 11/05/2017 | EF2 | 0 | 0 | 11M | 30K |
| Tornado | Celina | 11/05/2017 | EF2 | 0 | 8 | 5M | 0 |
| Tornado | Durbin | 05/27/2019 | EF3 | 1 | 8 | 15M | 0 |
| Tornado | Fort Recovery | 06/18/2021 | EF2 | 0 | 0 | 1M | 50K |

6.1.5 Windstorm

Incidents identified as windstorms are limited to wind-only events. Events in which severe wind occurred along with another hazards, such as winter weather or severe thunderstorms, are identified under the primary hazard.

| Hazard | Location | Date | Magnitude | Deaths | Injuries | Property Damage | Crop Damage |
|-----------|---------------|------------|------------|--------|----------|-----------------|-------------|
| High Wind | Mercer (Zone) | 03/25/1996 | 60 kts. | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 04/06/1997 | 60 kts. | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 12/11/2000 | 58 kts M | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 03/09/2002 | 55 kts. E | 0 | 7 | 35K | 0 |
| High Wind | Mercer (Zone) | 12/01/2006 | 38 kts. ES | 0 | 1 | 15K | 0 |

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| Hazard | Location | Date | Magnitude | Deaths | Injuries | Property Damage | Crop Damage |
|-----------|---------------|------------|------------|--------|----------|-----------------|-------------|
| High Wind | Mercer (Zone) | 09/14/2008 | 52 kts. EG | 0 | 0 | 4.9M | 0 |
| High Wind | Mercer (Zone) | 02/11/2009 | 50 kts. EG | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 12/09/2009 | 50 kts. EG | 0 | 0 | 2K | 0 |
| High Wind | Mercer (Zone) | 04/03/2016 | 50 kts. EG | 0 | 0 | 1K | 0 |
| High Wind | Mercer (Zone) | 03/08/2017 | 50 kts. EG | 0 | 0 | 10K | 0 |
| High Wind | Mercer (Zone) | 02/24/2019 | 50 kts. EG | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 12/30/2019 | 50 kts. EG | 0 | 0 | 0 | 0 |
| High Wind | Mercer (Zone) | 11/15/2020 | 50 kts. EG | 0 | 0 | 5K | 0 |
| High Wind | Mercer (Zone) | 03/25/2021 | 53 kts. MG | 0 | 0 | 2K | 0 |

6.1.6 Winter Storm

Winter storm events include incidents classified as blizzard, cold/ extreme cold/wind chill, ice storm, or winter storm that occurred in Mercer County since 1950.

| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|--------------|---------------|------------|--------|----------|-----------------|-------------|
| Winter Storm | Mercer (Zone) | 01/02/1996 | 0 | 0 | 50K | 0 |
| Winter Storm | Mercer (Zone) | 01/06/1996 | 0 | 0 | 500K | 0 |
| Ice Storm | Mercer (Zone) | 03/06/1996 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/01/1999 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/07/1999 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/13/1999 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 03/25/2002 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 03/26/2002 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 11/22/2002 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 12/25/2002 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/29/2003 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/15/2003 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/25/2004 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 12/22/2004 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/05/2005 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/21/2005 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 12/08/2005 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 12/15/2005 | 0 | 0 | 0 | 0 |
| Blizzard | Mercer (Zone) | 02/13/2007 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/01/2008 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/12/2008 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/26/2008 | 0 | 0 | 0 | 0 |
| Ice Storm | Mercer (Zone) | 03/04/2008 | 0 | 0 | 0 | 0 |

| Hazard | Location | Date | Deaths | Injuries | Property Damage | Crop Damage |
|-------------------------|---------------|------------|--------|----------|-----------------|-------------|
| Winter Storm | Mercer (Zone) | 03/07/2008 | 0 | 0 | 0 | 0 |
| Ice Storm | Mercer (Zone) | 12/19/2008 | 0 | 0 | 0 | 0 |
| Ice Storm | Mercer (Zone) | 12/23/2008 | 0 | 0 | 0 | 0 |
| Ice Storm | Mercer (Zone) | 02/01/2011 | 0 | 0 | 0 | 0 |
| Blizzard | Mercer (Zone) | 12/26/2012 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 03/05/2013 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 03/24/2013 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 12/14/2013 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/05/2014 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/04/2014 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 03/01/2015 | 0 | 0 | 0 | 0 |
| Ice Storm | Mercer (Zone) | 11/14/2018 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 01/19/2019 | 0 | 0 | 0 | 0 |
| Extreme Cold/Wind Chill | Mercer (Zone) | 01/30/2019 | 0 | 0 | 0 | 0 |
| Winter Storm | Mercer (Zone) | 02/15/2021 | 0 | 0 | 0 | 0 |

6.2 HAZUS LOSS ESTIMATES

HAZUS is a nationally accepted methodology that utilizes U.S. Census and local Geographic Information Systems (GIS) data to estimate losses for earthquakes, hurricanes, and floods. Because floods and earthquakes are identified as risks for Mercer County, HAZUS was used to generate and evaluate the county’s vulnerability to these incidents. Estimates from HAZUS were generated using 2010 U.S. Census Bureau data, which calculated the population of Mercer County as 40,814.

6.2.1 Flood

To evaluate Mercer County’s vulnerability to flood, a 100-year flood scenario was utilized to generate loss estimates. For a flood of this magnitude, the damage to the county would be significant. The incident would expose a significant portion of the county’s buildings to damage. Table 6-1 identifies buildings by occupancy type for all of Mercer County and those exposed to risk in this scenario.

Table 6-1: Building Occupancy Type

| Occupancy | Mercer County | | 100-Year Flood Scenario | |
|--------------|-------------------|------------------|-------------------------|------------------|
| | Exposure (\$1000) | Percent of Total | Exposure (\$1000) | Percent of Total |
| Residential | 2,032,400 | 69.3% | 445,135 | 73.9% |
| Commercial | 472,971 | 16.1% | 78,478 | 13.2% |
| Industrial | 206,990 | 7.1% | 37,179 | 6.3% |
| Agricultural | 70,970 | 2.4% | 25,129 | 4.2% |
| Religion | 67,507 | 2.3% | 9,724 | 1.6% |
| Government | 22,769 | 0.8% | 3,384 | 0.6% |
| Education | 59,632 | 2.0% | 1,495 | 0.2% |
| Total | 2,933,239 | 100.0% | 600,524 | 100.0% |

Essential Facility Inventory

Essential facilities are healthcare facilities like hospitals and clinics, fire and EMS stations, police stations, and operations and dispatch centers. Schools are included in essential facilities.

Essential facilities in Mercer County are identified in Table 6-2.

Table 6-2: Essential Facility Inventory

| Facility Type | Number |
|-----------------|-------------|
| Hospital | 1 (60 beds) |
| Schools | 22 |
| Fire Stations | 7 |
| Police Stations | 6 |

Estimated Building Damage

Per HAZUS estimates, 27 building will sustain at least moderate damage. This accounts for 4% of the total buildings identified for the scenario. Additionally, 3 buildings are likely to be completely destroyed. Tables 6-3 and 6-4 identify the anticipated building damage based on occupancy type and building type.

Table 6-3: Expected Building Damage by Occupancy

| Occupancy | Percent Damaged | | | | | |
|--------------|-----------------|----------|----------|----------|----------|----------|
| | 1-10% | 11-20% | 21-30% | 31-40% | 41- 50 % | > 50% |
| Agriculture | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial | 0 | - | 1 | 0 | 0 | 0 |
| Education | 0 | 0 | 0 | 0 | 0 | 0 |
| Government | 0 | 0 | 0 | 0 | 0 | 0 |
| Industrial | 0 | 0 | 0 | 0 | 0 | 0 |
| Religious | 0 | 0 | 0 | 0 | 0 | 0 |
| Residential | 0 | 5 | 6 | 6 | 6 | 3 |
| Total | 0 | 5 | 7 | 7 | 6 | 3 |

Table 6-4: Expected Building Damage by Building Type

| Building Type | Percent Damaged | | | | | |
|----------------------|-----------------|-----------|----------|----------|----------|----------|
| | 1-10% | 11-20% | 21-30% | 31-40% | 41- 50 % | > 50% |
| Concrete | 0 | 0 | 0 | 0 | 0 | 0 |
| Manufactured Housing | 0 | 0 | 0 | 0 | 0 | 3 |
| Masonry | 0 | 1 | 1 | 0 | 1 | 0 |
| Steel | 0 | 7 | 3 | 0 | 0 | 0 |
| Wood | 0 | 4 | 5 | 6 | 5 | 0 |
| Total | 0 | 12 | 9 | 6 | 6 | 3 |

Based on this scenario, HAZUS does not predict that any critical facilities will sustain moderate or significant damage. Therefore, it is anticipated that the hospital beds, emergency services, and institutional services normally present in the county would continue to be functional in a 100-year flood scenario.

Table 6-5: Expected Damage to Essential Facilities

| Classification | Total | Moderate Damage | Substantial Damage | Loss of Use |
|-----------------|-------|-----------------|--------------------|-------------|
| Fire Stations | 7 | 0 | 0 | 0 |
| Hospitals | 1 | 0 | 0 | 0 |
| Police Stations | 6 | 0 | 0 | 0 |
| Schools | 22 | 0 | 0 | 0 |

Shelter Requirements

When flooding forces people from their homes, some will seek refuge at a public shelter. In this incident, it is anticipated that 486 households would be displaced and approximately 398 people would seek temporary shelter.

Building Related Losses

The total economic loss for the identified 100-year flood event is estimated to be \$37.38M.

Building-related losses are separated into two loss categories: direct building loss and business interruption loss. Building losses include structural damage and damage to contents. Business interruption losses include the costs associated with not being able to conduct normal business, displaced workers, and lost opportunities. Table 6-6 provides a summary of the anticipated losses.

Table 6-6: Building-Related Economic Loss Estimates

| Area | Residential | Commercial | Industrial | Others | Total |
|------------------------------|--------------|-------------|-------------|-------------|--------------|
| <i>Building Loss</i> | | | | | |
| Building | 9.71 | 2.35 | 1.83 | 1.01 | 14.9 |
| Content | 5.29 | 6.56 | 5.19 | 3.77 | 20.81 |
| Inventory | 0.00 | 0.26 | 0.95 | 0.37 | 1.58 |
| <i>Business Interruption</i> | | | | | |
| Income | 0.00 | 0.04 | 0.00 | 0.01 | 0.05 |
| Relocation | 0.03 | 0.01 | 0.00 | 0.00 | 0.04 |
| Rental Income | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Wage | 0.01 | 0.04 | 0.00 | 0.17 | 0.22 |
| Total | 15.05 | 9.26 | 7.97 | 5.33 | 37.61 |

6.2.2 Earthquake

The simulated earthquake epicenter was assumed to be inside the City of Celina, Mercer County’s most populated jurisdiction, for a worst-case scenario. The magnitude of the simulated earthquake measured 5.5 on the Richter Scale. The HAZUS loss estimation program utilized 2010 U.S. Census data for this scenario. There are an estimated 18,000 buildings in the county with a replacement value of \$4,895M.

Critical Facility Inventory

HAZUS separates critical facilities into essential facilities and high potential loss (HPL) facilities. Essential facilities are healthcare facilities like hospitals and clinics, fire and EMS stations, police stations, and operations and dispatch centers. Schools are included in essential facilities. HPL facilities include dams, levees, nuclear power plants, military installations, and hazardous material sites.

Table 6-7: Critical Facility Inventory

| Essential Facilities | | High Potential Loss Facilities | |
|----------------------|---------------|--------------------------------|---------------|
| <i>Facility Type</i> | <i>Number</i> | <i>Facility Type</i> | <i>Number</i> |
| Hospital | 1 (60 beds) | Hazardous Materials Sites | 17 |
| Schools | 22 | | |
| Fire Stations | 7 | | |
| Police Stations | 6 | | |

Transportation and Utility Lifeline Inventory

Lifeline systems are defined as transportation and utilities. Transportation systems include highways, railways, and airports. Mercer County has seven identified transportation system. Utility systems include water treatment and potable water plants, wastewater treatment plants, natural gas suppliers, fuel oil suppliers, electrical power plants, and communications hubs. There are six utility systems in the county. The total value of these lifeline systems exceeds \$1,499M and includes more than 119 km of highways, 350 bridges, and 3,169 km of pipes.

Table 6-8: Transportation System Inventory

| System | Components | Quantity | Replacement Value |
|--------------|------------|----------|-------------------|
| Highways | Bridges | 350 | \$85.80M |
| | Segments | 18 | \$489.60M |
| Airport | Facilities | 1 | \$10.70M |
| | Runways | 1 | \$38.00M |
| Total | | | \$660.40M |

Table 6-9: Utility System Inventory

| System | Components | Quantity | Replacement Value |
|---------------|--------------------|----------|-------------------|
| Potable Water | Distribution Lines | N/A | \$31.70M |
| Wastewater | Distribution Lines | N/A | \$19.00M |
| | Facilities | 12 | \$839.20M |
| Natural Gas | Distribution Lines | N/A | \$12.70M |
| Communication | Facilities | 3 | \$0.30M |
| Total | | | \$902.90M |

Building Damage

The estimated building damage according to HAZUS is extensive. The number of buildings projected to sustain moderate damage is 5,537, approximately 30% of all buildings in the county. It is estimated that 595 buildings would be destroyed. Table 6-10 summarizes the anticipated building damages.

Table 6-10: Expected Building Damage by Occupancy

| Occupancy | None | Slight | Moderate | Extensive | Complete |
|---------------------------|--------------|--------------|--------------|--------------|------------|
| Agriculture | 144 | 74 | 98 | 59 | 20 |
| Commercial | 295 | 226 | 326 | 198 | 85 |
| Education | 18 | 10 | 14 | 8 | 3 |
| Government | 17 | 10 | 13 | 7 | 3 |
| Industrial | 90 | 62 | 95 | 63 | 26 |
| Other Residential | 411 | 351 | 487 | 371 | 138 |
| Religion | 44 | 27 | 29 | 17 | 8 |
| Single Family Residential | 7,006 | 3,986 | 2,380 | 777 | 314 |
| Total | 8,026 | 4,746 | 3,442 | 1,500 | 596 |

Depending on the type of building construction, damage from an earthquake can be serious. Based on common types of construction, the scenario is extrapolated into damage according to type of construction type.

Table 6-11: Expected Building Damage by Building Type

| Building Type | None | Slight | Moderate | Extensive | Complete |
|----------------------|--------------|---------------|-----------------|------------------|-----------------|
| Wood | 6,411 | 3,535 | 1,680 | 268 | 26 |
| Steel | 155 | 88 | 185 | 148 | 60 |
| Concrete | 59 | 33 | 49 | 30 | 8 |
| Precast | 53 | 24 | 48 | 43 | 14 |
| Reinforced Masonry | 21 | 8 | 16 | 14 | 3 |
| Unreinforced Masonry | 1,191 | 891 | 1,099 | 670 | 366 |
| Manufactured Housing | 135 | 168 | 367 | 326 | 119 |
| Total | 8,026 | 4,746 | 3,442 | 1,500 | 596 |

Essential Facility Damage

According to HAZUS estimates, only 2 of the county’s 60 hospital beds (4%) would be available and functional on the day of the earthquake. These would be needed by patients already hospitalized at the time of the earthquake and by those requiring hospitalization for injuries sustained in the incident. One week post-quake, it is estimated that 9% of these beds would be available. By the 30-day mark, an estimated 31% would be fully functional. Anticipated damage to other essential facilities is detailed in Table 6-12.

Table 6-12: Expected Damage to Essential Facilities

| Classification | Total | Moderate Damage >50% | Complete Damage > 50% | With Functionality >50% on Day 1 |
|-----------------------|--------------|--------------------------------|---------------------------------|--|
| Hospitals | 1 | 1 | 0 | 0 |
| Schools | 22 | 12 | 0 | 3 |
| Police Stations | 6 | 2 | 0 | 2 |
| Fire Stations | 7 | 2 | 0 | 2 |

Transportation and Utility Lifeline Damage

Per HAZUS estimates, all highways, bridges, railways, and rail bridges will have more than 50% functionality on the first day after an earthquake and will continue to experience greater than 50% function throughout the recovery period. Limited damage to these transportation systems is expected.

All bus stations, ferry docks, and airports are also expected to have at least 50% functionality immediately following the incident. It is anticipated, however, that 1 airport will sustain at least moderate damage. This damage is not expected to prevent them from functioning.

Tables 6-13 and 6-14 describe the anticipated damage to utility system facilities and pipelines.

Table 6-13: Expected Utility System Facility Damage

| System | Total | Moderate Damage | Complete Damage | Day 1 >50% Functionality | Day 7 >50% Functionality |
|---------------|-------|-----------------|-----------------|--------------------------|--------------------------|
| Wastewater | 12 | 9 | 0 | 0 | 10 |
| Communication | 3 | 3 | 0 | 0 | 3 |

Table 6-14: Expected Utility System Pipeline Damage

| Utility | Total Pipeline | Anticipated Leaks | Anticipated Line Breaks |
|-------------|----------------|-------------------|-------------------------|
| Water | 1,585 km | 245 | 61 |
| Wastewater | 951 km | 175 | 44 |
| Natural Gas | 634 km | 50 | 13 |

Electrical service is more challenging and time consuming to restore. Table 6-15 outlines the number of customers anticipated to be without electric service following the incident. There are 15,532 total households in the county.

Table 6-15: Expected Electric Power System Performance

| Days Post-Event | Households Without Service | Percentage of Total |
|-----------------|----------------------------|---------------------|
| Day 1 | 8,591 | 55.3% |
| Day 3 | 6,488 | 41.8% |
| Day 7 | 3,398 | 21.9% |
| Day 30 | 796 | 5.1% |
| Day 90 | 10 | 0.06% |

Post-Incident Fire Risk

Because there is often limited water supply following an earthquake, fires can be a significant hazard. HAZUS estimates the number of fires that would occur based upon the prospect of water not being available to fight fires and an abundance of spontaneous ignition. According to these estimates, no fire ignitions are probable, and no damage or loss is anticipated.

Debris Generation

The amount of debris generated by an earthquake can be substantial. HAZUS classifies debris into two types based on the handling equipment required: brick/wood and reinforced concrete/steel. In the given scenario, a total of 0.24 million tons of debris is anticipated. Brick/wood would comprise 48% of that amount. When converting these totals to truckloads, debris removal would require 9,640 truckloads, assuming 25 tons per truck.

Shelter Needs

Temporary public shelters are often necessary post-quake to provide housing for people displaced by the event. HAZUS estimates that 523 households would be displaced and 303 people would seek housing in a temporary shelter.

Casualties

The number of people estimated to be injured or killed by the earthquake is divided into four categories based on the extent of the victim’s injuries:

- Level 1 – Require medical attention but not hospitalization
- Level 2 – Require hospitalization for non-life-threatening injuries
- Level 3 – Require hospitalization for critical injuries
- Level 4 – Fatalities

Casualty estimates are provided for 3 times of day that represent periods of the day that various sectors of the community operate at peak capacity loads. These figures are provided in Table 6-16.

Table 6-16: Casualty Estimates

| Time | Location | Level 1 | Level II | Level III | Level IV |
|-------------|---------------------------|----------------|-----------------|------------------|-----------------|
| 2 AM | Commercial | 2 | 1 | 0 | 0 |
| | Commuting | 0 | 0 | 0 | 0 |
| | Educational | 0 | 0 | 0 | 0 |
| | Hotels | 0 | 0 | 0 | 0 |
| | Industrial | 7 | 2 | 0 | 0 |
| | Other Residential | 41 | 10 | 1 | 2 |
| | Single Family Residential | 139 | 34 | 5 | 10 |
| | TOTAL | 189 | 46 | 6 | 12 |
| 2 PM | Commercial | 124 | 32 | 5 | 9 |
| | Commuting | 0 | 0 | 0 | 0 |
| | Educational | 61 | 16 | 2 | 5 |
| | Hotels | 0 | 0 | 0 | 0 |
| | Industrial | 51 | 13 | 2 | 3 |
| | Other Residential | 9 | 2 | 0 | 1 |
| | Single Family | 30 | 8 | 1 | 2 |
| | TOTAL | 276 | 71 | 10 | 20 |
| 5 PM | Commercial | 92 | 24 | 3 | 7 |
| | Commuting | 1 | 3 | 3 | 1 |
| | Educational | 5 | 1 | 0 | 0 |
| | Hotels | 0 | 0 | 0 | 0 |
| | Industrial | 32 | 8 | 1 | 2 |
| | Other Residential | 16 | 4 | 0 | 1 |
| | Single Family Residential | 56 | 14 | 2 | 4 |
| | TOTAL | 203 | 54 | 11 | 15 |

Building-Related Losses

Total economic loss for this earthquake scenario is estimated to be \$1,060.87M. This estimate includes building and lifeline related losses and is based on the building inventory in Mercer County. Building losses are examined in two categories: direct building loss and business interruption loss. Direct building losses include structural damage and damage to contents.

Business interruption losses include the costs associated with not being able to conduct normal business, displaced workers, and lost opportunities.

Total estimated building losses are anticipated to be \$818.99M. Business interruption expenses account for 14% of this total. Residential structures are expected to sustain the greatest loss by far, more than 55% of the total loss for the county.

Table 6-17 provides a summary of the anticipated building-related losses. All figures are expressed in millions of dollars.

Table 6-17: Building-Related Economic Loss Estimates

| Area | Single-Family | Other Residential | Commercial | Industrial | Other | Total |
|-----------------------------|---------------|-------------------|---------------|--------------|--------------|---------------|
| <i>Income Losses</i> | | | | | | |
| Wage | 0.00 | 1.63 | 20.24 | 1.51 | 1.80 | 25.18 |
| Capital Related | 0.00 | 0.69 | 16.74 | 0.92 | 0.50 | 18.84 |
| Rental | 5.89 | 4.01 | 9.61 | 0.53 | 0.75 | 20.79 |
| Relocation | 21.37 | 4.09 | 15.44 | 2.24 | 6.58 | 49.73 |
| <i>Capital Stock Losses</i> | | | | | | |
| Structural | 52.04 | 8.56 | 27.15 | 10.43 | 13.77 | 111.95 |
| Non-Structural | 208.89 | 44.39 | 79.50 | 36.45 | 29.71 | 398.94 |
| Content | 84.07 | 13.27 | 44.99 | 26.19 | 17.83 | 186.34 |
| Inventory | 0.00 | 0.00 | 1.31 | 5.28 | 0.63 | 7.22 |
| TOTAL | 372.25 | 76.64 | 214.98 | 83.55 | 71.56 | 818.99 |

Transportation and Utility Lifeline Losses

Earthquakes often cause extensive damage to a community’s infrastructure. Tables 6-18 and 6-19 depict the potential damage Mercer County could expect to its transportation and utility systems. Loss figures address only the cost to repair, not business interruption costs. Numbers are expressed in millions of dollars.

Table 6-18: Transportation System Economic Losses

| System | Component | Inventory Value | Economic Loss |
|--------------|------------|-----------------|----------------|
| Highway | Segments | 489.60 | \$0.00M |
| | Bridges | 85.75 | \$3.33M |
| Railways | Segments | 36.39 | \$0.00M |
| Airport | Facilities | 10.65 | \$5.22M |
| | Runways | 37.96 | \$0.00M |
| Total | | 660.40 | \$8.50M |

Table 6-19: Utility System Economic Losses

| System | Component | Inventory Value | Economic Loss |
|---------------|--------------------|------------------------|----------------------|
| Potable Water | Distribution Lines | 31.70 | \$1.10M |
| Wastewater | Facilities | 839.20 | \$231.07M |
| | Distribution Lines | 19.00 | \$0.79M |
| Natural Gas | Distribution Lines | 12.70 | \$0.23M |
| Communication | Facilities | 0.30 | \$0.14M |
| Total | | 902.87 | \$233.33M |

6.3 NATIONAL RISK INDEX

The National Risk Index an online mapping application that identifies the risk communities have for 18 natural hazards. Reports are available on a countywide basis and assess overall risk, expected annual loss, social vulnerability, and community resilience. The Mercer County Community Report referenced in Section 2.0 Hazard Identification and Risk Assessment is included here.

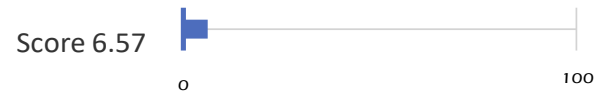
National Risk Index

January 06, 2022

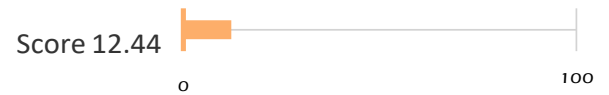
Mercer County, Ohio

Summary

Risk Index is Very Low



Expected Annual Loss is Relatively Low



Social Vulnerability is Relatively Low



Community Resilience is Very High

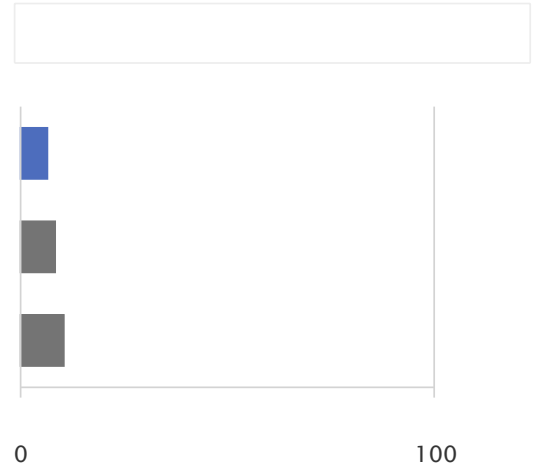
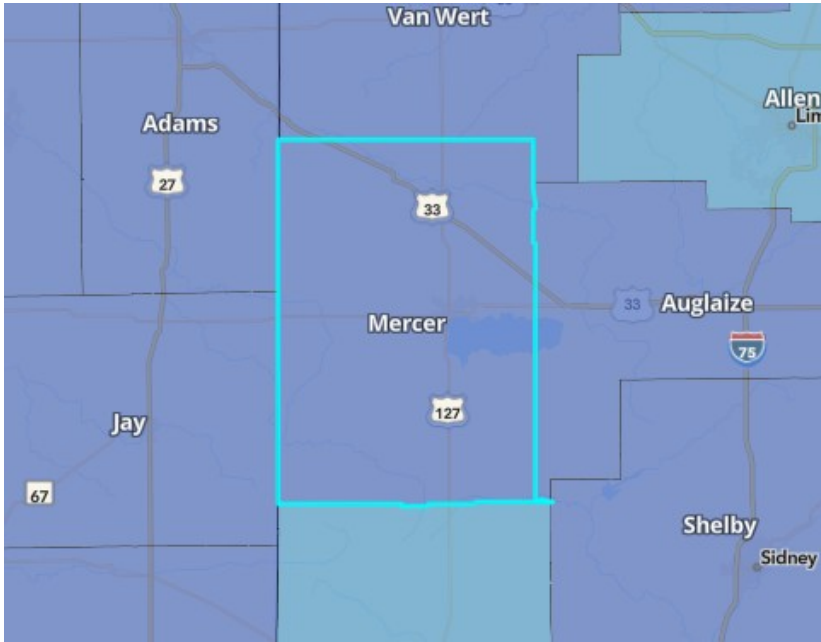


While reviewing this report, keep in mind that low risk is driven by lower loss due to natural hazards, lower social vulnerability, and higher community resilience.

For more information about the National Risk Index, its data, and how to interpret the information it provides, please review the About the National Risk Index and How to Take Action sections at the end of this report. Or, visit the National Risk Index website at hazards.fema.gov/nri/learn-more to access supporting documentation and links.

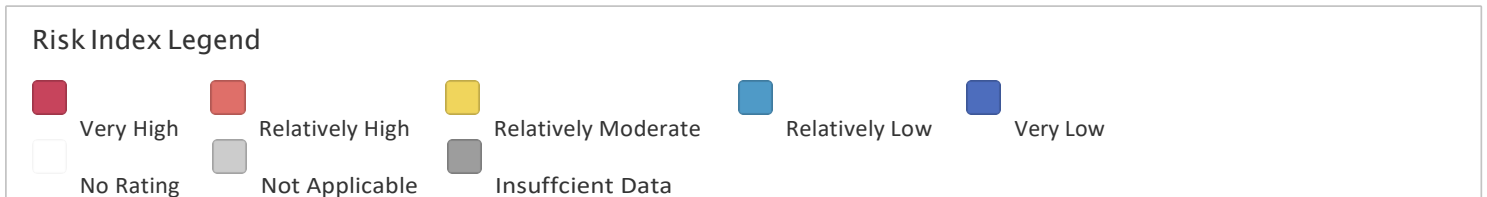
Risk Index

The Risk Index rating is Very Low for Mercer County, OH when compared to the rest of the U.S.















23.9% of U.S. counties have a lower Risk Index

30.6% of counties in Ohio have a lower Risk Index

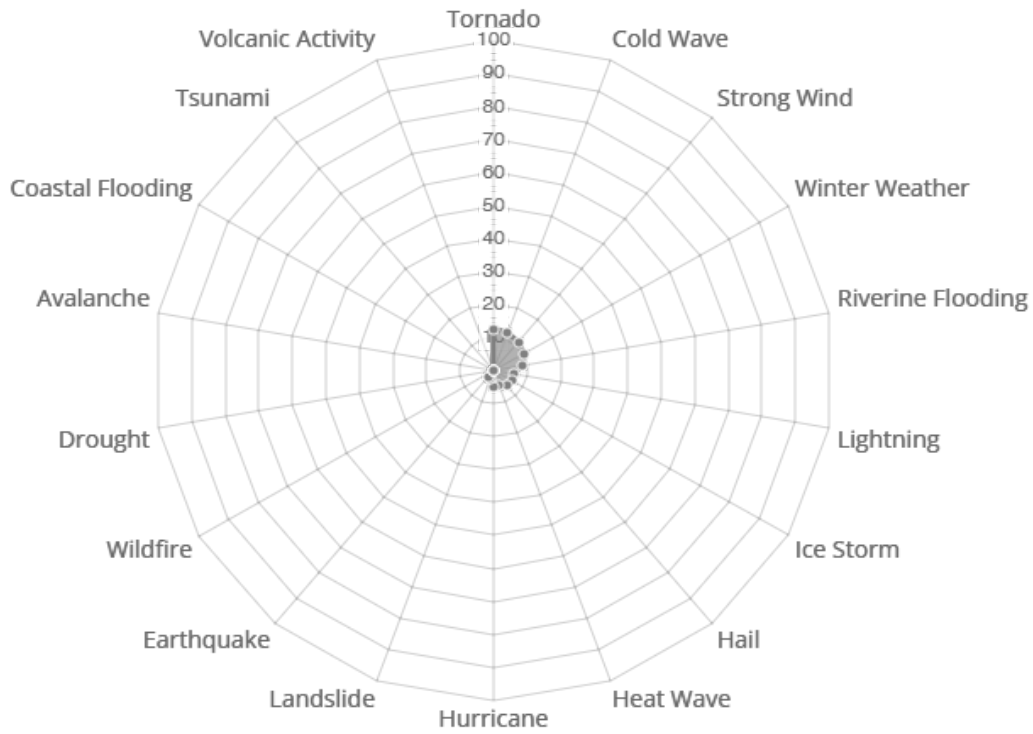


Hazard Type Risk Index

Hazard type Risk Index scores are calculated using data for only a single hazard type, and reflect a community's relative risk for only that hazard type.

| Hazard Type | Risk Index Rating | Risk Index Score |
|-------------------|-------------------|--|
| Avalanche | Not Applicable | -- |
| Coastal Flooding | Not Applicable | -- |
| Cold Wave | Relatively Low | 12.22  |
| Drought | No Rating | 0.00  |
| Earthquake | Very Low | 2.37  |
| Hail | Very Low | 5.95  |
| Heat Wave | Relatively Low | 4.95  |
| Hurricane | Relatively Low | 4.89  |
| Ice Storm | Very Low | 6.20  |
| Landslide | Very Low | 2.79  |
| Lightning | Very Low | 6.28  |
| Riverine Flooding | Relatively Low | 8.81  |
| Strong Wind | Relatively Low | 11.23  |
| Tornado | Relatively Low | 12.42  |
| Tsunami | Not Applicable | -- |
| Volcanic Activity | Not Applicable | -- |

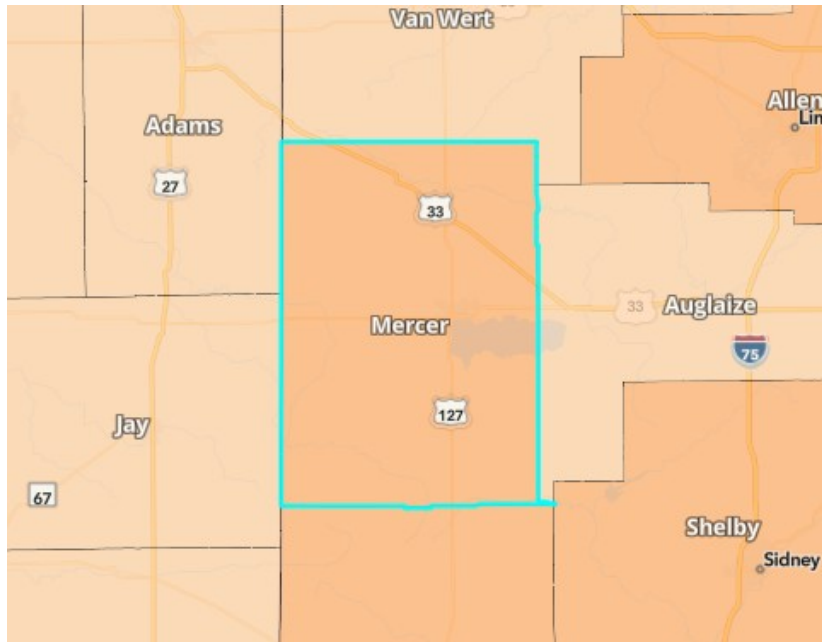




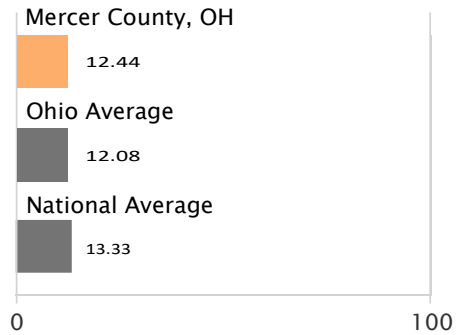
The chart above demonstrates the relative distribution of hazard type Risk Index scores for Mercer County, OH. Risk Index scores are plotted for each hazard type included in the National Risk Index. Higher relative risk corresponds to larger colored areas inside a given hazard type chart slice.

Expected Annual Loss

In Mercer County, OH, expected loss each year due to natural hazards is Relatively Low when compared to the rest of the U.S.



Score 12.44



56.7% of U.S. counties have a lower Expected Annual Loss

69.3% of counties in Ohio have a lower Expected Annual Loss

Expected Annual Loss Legend

- Very High
- Relatively High
- Relatively Moderate
- Relatively Low
- Very Low
- No Expected Annual Losses
- Not Applicable
-

| | | | |
|--------------------------------|----------------|-------------------|-----------------|
| Composite Expected Annual Loss | | \$3,933,666.68 | |
| Building Value | \$1,578,496.67 | Population | 0.14 fatalities |
| Population Equivalence | \$1,093,162.39 | Agriculture Value | \$1,262,007.61 |

Expected Annual Loss for Hazard Types

Expected Annual Loss scores for hazard types are calculated using data for only a single hazard type, and reflect a community's relative expected annual loss for only that hazard type. 14 of 18 hazard types contribute to the

expected annual loss for Mercer County, OH.

| Hazard Type | Expected Annual Loss Rating | Expected Annual Loss Score | |
|-------------------|-----------------------------|----------------------------|--|
| Avalanche | Not Applicable | -- | |
| Coastal Flooding | Not Applicable | -- | |
| Cold Wave | Relatively Low | 20.77 | |
| Drought | No Expected Annual Losses | 0.00 | |
| Earthquake | Relatively Low | 4.49 | |
| Hail | Relatively Low | 10.54 | |
| Heat Wave | Relatively Low | 8.95 | |
| Hurricane | Relatively Low | 7.96 | |
| Ice Storm | Relatively Low | 13.07 | |
| Landslide | Very Low | 5.78 | |
| Lightning | Relatively Low | 15.31 | |
| Riverine Flooding | Relatively Moderate | 14.35 | |
| Strong Wind | Relatively Moderate | 31.56 | |
| Tornado | Relatively Moderate | 20.23 | |
| Tsunami | Not Applicable | -- | |
| Volcanic Activity | Not Applicable | -- | |



Expected Annual Loss Values

| Hazard Type | Total | Building | Population Equivalent | Population | Agriculture Value |
|-------------------|-------------|-----------|--------------------------|------------|----------------------|
| Avalanche | -- | -- | -- | -- | -- |
| Coastal Flooding | -- | -- | -- | -- | -- |
| Cold Wave | \$58,332 | \$1,330 | \$28,814 | 0.00 | \$28,188 |
| Drought | \$0 | n/a | n/a | n/a | \$0 |
| Earthquake | \$145,021 | \$136,563 | \$8,459 | 0.00 | n/a |
| Hail | \$78,538 | \$2,872 | \$375 | 0.00 | \$75,291 |
| Heat Wave | \$50,322 | \$552 | \$18,168 | 0.00 | \$31,602 |
| Hurricane | \$263,346 | \$2,422 | \$1,621 | 0.00 | \$259,303 |
| Ice Storm | \$24,538 | \$2,435 | \$22,103 | 0.00 | n/a |
| Landslide | \$1,680 | \$53 | \$1,627 | 0.00 | n/a |
| Lightning | \$40,020 | \$9,069 | \$30,951 | 0.00 | n/a |
| Riverine Flooding | \$1,479,919 | \$402,430 | \$217,500 | 0.03 | \$859,989 |
| Strong Wind | \$563,722 | \$229,237 | \$334,008 | 0.04 | \$477 |
| Tornado | \$1,167,933 | \$772,423 | \$390,761 | 0.05 | \$4,749 |
| Tsunami | -- | -- | -- | -- | -- |
| Volcanic Activity | -- | -- | -- | -- | -- |
| Wildfire | \$0 | \$0 | \$0 | 0.00 | \$0 |
| Winter Weather | \$60,296 | \$19,112 | \$38,776 | 0.01 | \$2,409 |

Exposure Values

| Hazard Type | Total | Building | Population Equivalen | Population | Agricultur Value |
|-------------------|-------------------|-----------------|----------------------|------------|------------------|
| Avalanche | -- | -- | -- | -- | -- |
| Coastal Flooding | -- | -- | -- | -- | -- |
| Cold Wave | \$315,713,125,721 | \$4,895,263,772 | \$310,186,249,949 | 40,813.98 | \$631,612,000 |
| Drought | \$0 | n/a | n/a | n/a | \$0 |
| Earthquake | \$315,081,665,000 | \$4,895,265,000 | \$310,186,400,000 | 40,814.00 | n/a |
| Hail | \$315,713,277,000 | \$4,895,265,000 | \$310,186,400,000 | 40,814.00 | \$631,612,000 |
| Heat Wave | \$315,713,125,721 | \$4,895,263,772 | \$310,186,249,949 | 40,813.98 | \$631,612,000 |
| Hurricane | \$315,275,745,504 | \$4,890,288,135 | \$309,773,663,807 | 40,759.69 | \$611,793,562 |
| Ice Storm | \$313,521,994,969 | \$4,869,088,107 | \$308,652,906,862 | 40,612.22 | n/a |
| Landslide | \$6,731,548,940 | \$86,004,909 | \$6,645,544,031 | 874.41 | n/a |
| Lightning | \$315,081,665,000 | \$4,895,265,000 | \$310,186,400,000 | 40,814.00 | n/a |
| Riverine Flooding | \$10,269,567,921 | \$213,995,074 | \$10,019,533,101 | 1,318.36 | \$36,039,746 |
| Strong Wind | \$315,713,277,000 | \$4,895,265,000 | \$310,186,400,000 | 40,814.00 | \$631,612,000 |
| Tornado | \$315,713,277,000 | \$4,895,265,000 | \$310,186,400,000 | 40,814.00 | \$631,612,000 |
| Tsunami | -- | -- | -- | -- | -- |
| Volcanic Activity | -- | -- | -- | -- | -- |
| Wildfire | \$12,029,556 | \$122,443 | \$11,864,856 | 1.56 | \$42,257 |
| Winter Weather | \$315,713,125,721 | \$4,895,263,772 | \$310,186,249,949 | 40,813.98 | \$631,612,000 |

Annualized Frequency Values

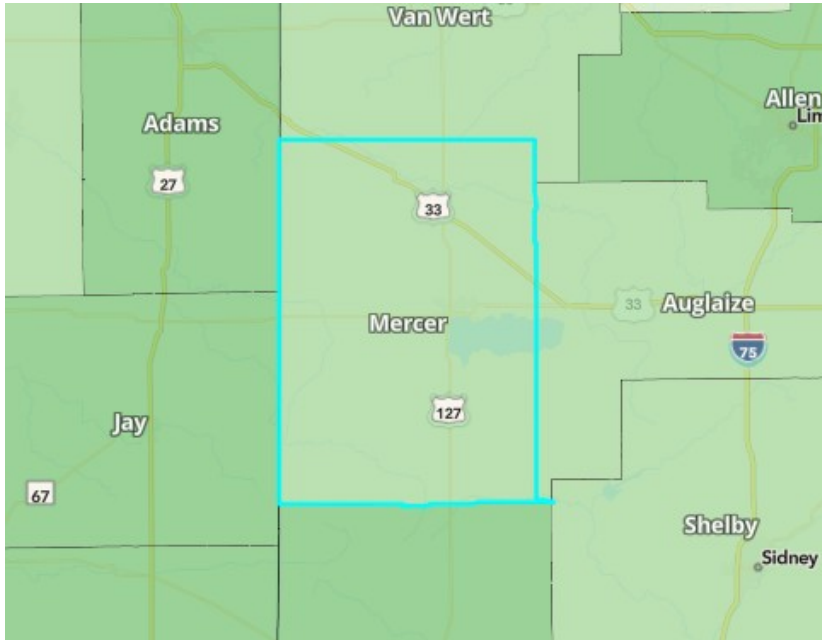
| Hazard Type | Annualized Frequency | Events on Record | Period of Record |
|-------------------|----------------------------------|------------------|--|
| Avalanche | -- | -- | -- |
| Coastal Flooding | -- | -- | -- |
| Cold Wave | 0.9 events per year | 11 | 2005-2017 (12 years) |
| Drought | 0 events per year | 0 | 2000-2017 (18 years) |
| Earthquake | 0.074% chance per year | n/a | 2017 dataset |
| Hail | 3.9 events per year | 125 | 1986-2017 (32 years) |
| Heat Wave | 0.9 events per year | 11 | 2005-2017 (12 years) |
| Hurricane | 0 events per year | 2 | East 1851-2017 (167 years) / West 1949-2017 (69 years) |
| Ice Storm | 0.7 events per year | 50 | 1946-2014 (67 years) |
| Landslide | 0 events per year | 0 | 2010-2019 (10 years) |
| Lightning | 71.3 events per year | 1,569 | 1991-2012 (22 years) |
| Riverine Flooding | 2.4 events per year | 57 | 1996-2019 (24 years) |
| Strong Wind | 3.5 events per year | 112 | 1986-2017 (32 years) |
| Tornado | 0.3 events per year | 17 | 1986-2019 (34 years) |
| Tsunami | -- | -- | -- |
| Volcanic Activity | -- | -- | -- |
| Wildfire | Less than 0.001% chance per year | n/a | 2016 dataset |
| Winter Weather | 3.3 events per year | 40 | 2005-2017 (12 years) |

Historic Loss Ratios

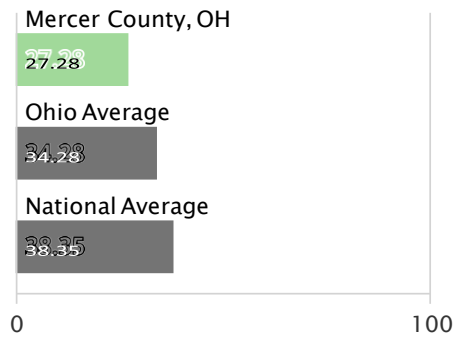
| Hazard Type | Overall Rating | Building Value | Population | Agriculture Value |
|-------------------|---------------------|-------------------|---------------|-------------------|
| Avalanche | -- | -- | -- | -- |
| Coastal Flooding | -- | -- | -- | -- |
| Cold Wave | Very Low | \$3.00 per \$10M | 1.03 per 10M | \$4.93 per \$100K |
| Drought | No Rating | n/a | n/a | \$1.30 per \$1K |
| Earthquake | Relatively Low | \$1.15 per \$1B | 1.40 per 10K | n/a |
| Hail | Very Low | \$1.51 per \$10M | 3.10 per 10B | \$3.07 per \$100K |
| Heat Wave | Very Low | \$1.24 per \$10M | 6.46 per 100M | \$5.52 per \$100K |
| Hurricane | Relatively Moderate | \$4.14 per \$100K | 4.37 per 10M | \$3.54 per \$100 |
| Ice Storm | Very Low | \$6.72 per \$10M | 9.62 per 100M | n/a |
| Landslide | Very Low | \$6.13 per \$100K | 2.45 per 100K | n/a |
| Lightning | Very Low | \$2.66 per \$100M | 1.43 per 1B | n/a |
| Riverine Flooding | Very Low | \$7.92 per \$10K | 9.14 per 1M | \$1.00 per \$100 |
| Strong Wind | Very Low | \$1.35 per \$100K | 3.10 per 10M | \$2.17 per \$10M |
| Tornado | Very Low | \$5.27 per \$10K | 4.21 per 1M | \$2.51 per \$100K |
| Tsunami | -- | -- | -- | -- |
| Volcanic Activity | -- | -- | -- | -- |
| Wildfire | Very Low | \$4.00 per \$10 | 6.04 per 10K | \$1.36 per \$100 |
| Winter Weather | Very Low | \$1.18 per \$1M | 3.79 per 100M | \$1.16 per \$1M |

Social Vulnerability

Social groups in Mercer County, OH have a Relatively Low susceptibility to the adverse impacts of natural hazards when compared to the rest of the U.S.



Score 27.28



14.0% of U.S. counties have a lower Social Vulnerability

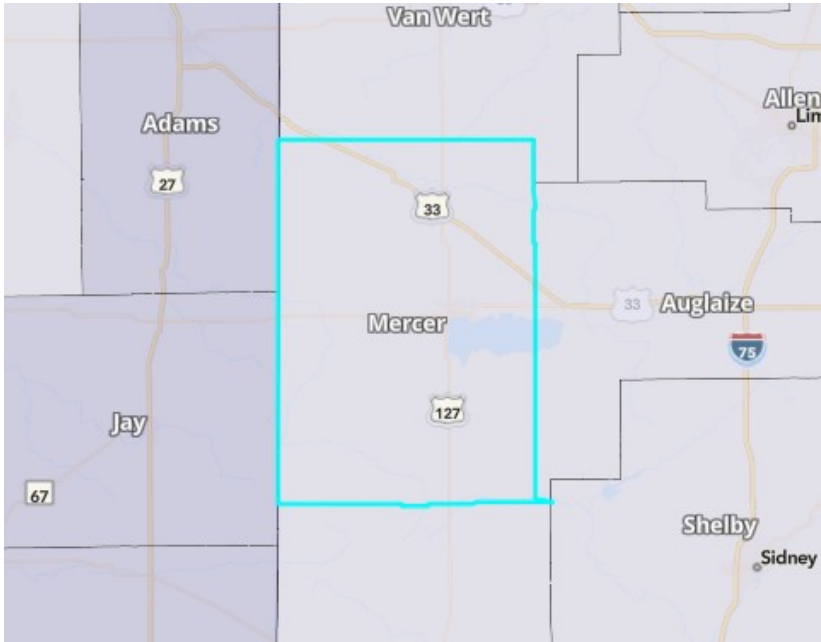
14.7% of counties in Ohio have a lower Social Vulnerability

Social Vulnerability Legend

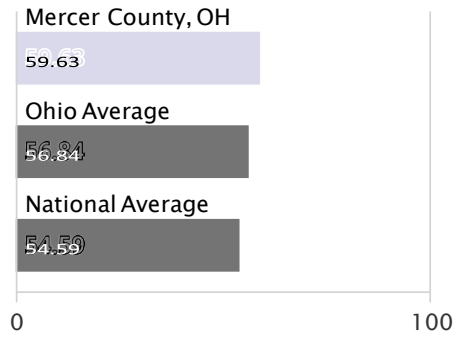
- Very High
- Relatively High
- Relatively Moderate
- Relatively Low
- Very Low
- Data Unavailable

Community Resilience

Communities in Mercer County, OH have a Very High ability to prepare for anticipated natural hazards, adapt to changing conditions, and withstand and recover rapidly from disruptions when compared to the rest of the U.S.



Score 59.63



3.2% of U.S. counties have a higher Community Resilience

4.6% of counties in Ohio have a higher Community Resilience

Community Resilience Legend

- Very High
- Relatively High
- Relatively Moderate
- Relatively Low
- Very Low
- Data Unavailable

About the National Risk Index

The National Risk Index is a dataset and online tool to help illustrate the United States communities most at risk for 18 natural hazards: Avalanche, Coastal Flooding, Cold Wave, Drought, Earthquake, Hail, Heat Wave, Hurricane, Ice Storm, Landslide, Lightning, Riverine Flooding, Strong Wind, Tornado, Tsunami, Volcanic Activity, Wildfire, and Winter Weather.

The National Risk Index leverages available source data for Expected Annual Loss due to these 18 hazard types, Social Vulnerability, and Community Resilience to develop a baseline relative risk measurement for each United States county and Census tract. These measurements are calculated using average past conditions, but they cannot be used to predict future outcomes for a community. The National Risk Index is intended to fill gaps in available data and analyses to better inform federal, state, local, tribal, and territorial decision makers as they develop risk reduction strategies.

Explore the National Risk Index Map at hazards.fema.gov/nri/map.

Visit the National Risk Index website at hazards.fema.gov/nri/learn-more to access supporting documentation and links.

Calculating the Risk Index

Risk Index scores are calculated using an equation that combines scores for Expected Annual Loss due to natural hazards, Social Vulnerability and Community Resilience:

$$\text{Risk Index} = \text{Expected Annual Loss} \times \text{Social Vulnerability} \div \text{Community Resilience}$$

Risk Index scores are presented as a composite score for all 18 hazard types, as well as individual scores for each hazard type. For more information, visit hazards.fema.gov/nri/determining-risk.

Calculating Expected Annual Loss

Expected Annual Loss scores are calculated using an equation that combines values for exposure, annualized frequency, and historic loss ratios for 18 hazard types:

$$\text{Expected Annual Loss} = \text{Exposure} \times \text{Annualized Frequency} \times \text{Historic Loss Ratio}$$

Expected Annual Loss scores are presented as a composite score for all 18 hazard types, as well as individual scores for each hazard type.

For more information, visit hazards.fema.gov/nri/expected-annual-loss.

Calculating Social Vulnerability

Social Vulnerability is measured using the Social Vulnerability Index (SoVI) published by the University of South Carolina's Hazards and Vulnerability Research Institute (HVRI).

For more information, visit hazards.fema.gov/nri/social-vulnerability.

Calculating Community Resilience

Community Resilience is measured using the Baseline Resilience Indicators for Communities (HVRI BRIC) published by the University of South Carolina's Hazards and Vulnerability Research Institute (HVRI).

For more information, visit hazards.fema.gov/nri/community-resilience.

How to Take Action

There are many ways to reduce natural hazard risk through mitigation. Communities with high National Risk Index scores can take action to reduce risk by decreasing Expected Annual Loss due to natural hazards, decreasing Social Vulnerability, and increasing Community Resilience.

For information about how to take action and reduce your risk, visit hazards.fema.gov/nri/take-action.

Disclaimer

The National Risk Index (the Risk Index or the Index) and its associated data are meant for planning purposes only. This tool was created for broad nationwide comparisons and is not a substitute for localized risk assessment analysis. Nationwide datasets used as inputs for the National Risk Index are, in many cases, not as accurate as available local data. Users with access to local data for each National Risk Index risk factor should consider substituting the Risk Index data with local data to recalculate a more accurate risk index. If you decide to download the National Risk Index data and substitute it with local data, you assume responsibility for the accuracy of the data and any resulting data index. Please visit the [Contact Us](#) page if you would like to discuss this process further.

The methodology used by the National Risk Index has been reviewed by subject matter experts in the fields of natural hazard risk research, risk analysis, mitigation planning, and emergency management. The processing methods used to create the National Risk Index have produced results similar to those from other natural hazard risk analyses conducted on a smaller scale. The breadth and combination of geographic information systems (GIS) and data processing techniques leveraged by the National Risk Index enable it to incorporate multiple hazard types

and risk factors, manage its nationwide scope, and capture what might have been missed using other methods.

The National Risk Index does not consider the intricate economic and physical interdependencies that exist across geographic regions. Keep in mind that hazard impacts in surrounding counties or Census tracts can cause indirect losses in your community regardless of your community's risk profile.

Nationwide data available for some risk factors are rudimentary at this time. The National Risk Index will be continuously updated as new data become available and improved methodologies are identified.

The National Risk Index Contact Us page is available at hazards.fema.gov/nri/contact-us.