

Clay County, GA

Risk-assessment baseline packet

County FIPS: 13061 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-01-06. Plan: Clay County (FEMA plan 106231), approved 2021-01-07.

Since the plan was approved on 2021-01-07: 1 new hazard declaration (1 incident) and 34 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$685,039 a year), Drought (\$405,302) and Cold Wave (\$405,056).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 13061 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

GEMA/HS: Georgia Emergency Management and Homeland Security Agency.

GMIS, Hazus: Georgia Mitigation Information System; Hazus is FEMA's loss-estimation software.

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Plan clock

Status:	Expired on 2026-01-06	Plan:	Clay County (FEMA plan 106231)
Approved:	2021-01-07	Days since expiry:	267
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-01-07)

New federal declarations:1 new hazard declaration (1 incident): EM-3616-GA (Hurricane Helene)

Repetitive loss now:FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0

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

Storm Events records since approval:34 records (data through 2026-06-30)

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
Clay County (unincorporated area)	Unincorporated	Expired on 2026-01-06	Clay County (FEMA plan 106231)	2021-01-07	2026-01-06	-267
Bluffton town	Town	Expired on 2026-01-06	Clay County (FEMA plan 106231)	2021-01-07	2026-01-06	-267
Fort Gaines city	City	Expired on 2026-01-06	Clay County (FEMA plan 106231)	2021-01-07	2026-01-06	-267

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

Supports FEMA checklist item B1-a: hazard identification

GEMA template A: Hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Very Low	Very Low	\$684,873	\$134	\$32	\$685,039	1	
2	Drought	Relatively Moderate	Relatively Moderate	n/a	\$405,302	n/a	\$405,302	45	
3	Cold Wave	Relatively Low	Relatively Low	\$238	\$371,135	\$33,683	\$405,056	3	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Hurricane	Relatively Low	Relatively Low	\$282,981	\$103,354	\$6,502	\$392,838	9	
5	Tornado	Relatively Low	Very Low	\$111,518	\$788	\$224,355	\$336,661	8	
6	Strong Wind	Very Low	Very Low	\$17,151	\$2,205	\$14,952	\$34,308	63	Includes 1 Strong Wind record (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
7	Lightning	Very Low	Very Low	\$3,782	n/a	\$27,833	\$31,615	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Heat Wave	Very Low	Very Low	\$2	\$190	\$30,559	\$30,751	3	
9	Earthquake	Very Low	Very Low	\$14,005	n/a	\$5,468	\$19,472		Storm Events does not record earthquakes.
10	Hail	Very Low	Very Low	\$2,625	\$14,049	\$2,260	\$18,935	1	
11	Wildfire	Very Low	Very Low	\$10,901	\$19	\$919	\$11,840	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Ice Storm	Very Low	Very Low	\$1,066	n/a	\$331	\$1,397	1	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Winter Weather	Very Low	Very Low	\$465	\$20	\$649	\$1,134	5	
14	Landslide	Very Low	Very Low	\$95	n/a	\$29	\$124	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local lightning, wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

GEMA template B: Hazard profile (events and probability)

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9603 (Relatively Low, 52.5)
Hurricane	tract 9603 (Relatively High, 92.4)
Landslide	tract 9603 (Relatively Low, 85.5)
Tornado	tract 9603 (Very High, 96.6)
Wildfire	tract 9603 (Relatively Low, 87.9)

A tract number is the Census tract number (for example 9603 is Census Tract 9603). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

GEMA template B: Hazard profile (events and probability)

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2025 to 2026 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2026-02-01, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2017 (1 zone-level)		Frost/Freeze, 2017-03-16, \$7,850,000 crop damage (2017 dollars); NWS zone GAZ121		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	45 records, 1997 to 2026 (45 zone-level)	16 days to 827 days (median 36 days); 9 with a recorded value	827 days (about 27.2 months), 2010-11-23 to 2013-02-26, a run of 28 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	2 records, 1995 to 2006	0.75 in to 0.88 in (median 0.81 in); 2 with a recorded value	0.88 in hail, 2006-05-28		Event records naming jurisdictions in the plan: Bluffton town (1 record), Fort Gaines city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 2023 (3 zone-level)	3 days; 1 with a recorded value	3 consecutive days, 2023-08-12 to 2023-08-14, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	9 records, 1998 to 2024 (9 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2005-07-09 to 2005-07-11, \$100,000 property; crops not reported (2005 dollars); NWS zone GAZ121	Most damaging recorded: Tropical Storm, 2018-10-10, \$1,000,000 property; \$0 crops (zone total, 2018 dollars)	Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	1 record, 2011 (1 zone-level)		Ice Storm, 2011-01-10, \$1,000 property; \$0 crops (2011 dollars); NWS zone GAZ121		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	1 record, 1998 (1 zone-level)		Flood, 1998-03-08, \$200,000 property; crops not reported (1998 dollars); NWS zone GAZ121		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	0					Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	1 record, 2013 (1 zone-level)	45 kt (52 mph); 1 with a recorded value	45 kt (52 mph) estimated gust, Strong Wind, 2013-01-30; NWS zone GAZ121		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	70 records, 1971 to 2026	45 kt (52 mph) to 95 kt (109 mph) (median 50 kt (58 mph)); 59 with a recorded value	95 kt (109 mph), measurement type not recorded, Thunderstorm Wind, 1993-10-30, 6 direct injuries		Event records naming jurisdictions in the plan: Fort Gaines city (20 records), Bluffton town (10 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	10 records, 1963 to 2021	F/EF0 to F/EF2 (median F/EF1); 10 with a recorded value	EF2 tornado, 2017-01-22, 2.81 mi within this county, 400 yd wide, \$250,000 property; \$0 crops (2017 dollars), 1 direct injury	Tornado, 1963-01-20, \$2,500,000 property; crops not recorded (1963 dollars)	Event records naming jurisdictions in the plan: Fort Gaines city (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	5 records, 2010 to 2026 (5 zone-level)		Winter Storm, 2014-01-28, \$50,000 property; \$0 crops (2014 dollars); NWS zone GAZ121		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

GEMA template B: Hazard profile (events and probability)

Federal declarations for this county: 14 declarations covering 9 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-24	EM-3616-GA	Emergency	Hurricane Helene	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	
2020-03-29	2020-01-20	DR-4501-GA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	
2020-03-13	2020-01-20	EM-3464-GA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4501
2018-10-14	2018-10-09	DR-4400-GA	Major disaster	Hurricane Michael	Hurricane	\$141,835.16		
2018-10-10	2018-10-09	EM-3406-GA	Emergency	Hurricane Michael	Hurricane	no Public Assistance recorded		same incident as DR-4400
2017-09-15	2017-09-07	DR-4338-GA	Major disaster	Hurricane Irma	Hurricane	\$22,632.06		
2017-09-08	2017-09-07	EM-3387-GA	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4338
2017-01-26	2017-01-21	DR-4297-GA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$91,701.12		
2007-03-03	2007-03-01	DR-1686-GA	Major disaster	Severe Storms and Tornadoes	Tornado	\$37,939.29		
2005-09-05	2005-08-27	EM-3218-GA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-18	2004-09-14	DR-1554-GA	Major disaster	Hurricane Ivan	Hurricane	\$31,924.96		
1998-03-11	1998-02-14	DR-1209-GA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1995-10-10	1995-10-04	DR-1071-GA	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1994-07-07	1994-07-03	DR-1033-GA	Major disaster	Tornadoes, Flooding Torrential Rain(Trop Storm Alberto)	Tornado (primary); also designated: Hurricane, Inland Flooding	no Public Assistance recorded		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-11-04	1964-11-04	DR-180-GA	Major disaster	Flooding	Inland Flooding
1964-09-10	1964-09-10	DR-177-GA	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1963-03-26	1963-03-26	DR-150-GA	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-03-02	1961-03-02	DR-110-GA	Major disaster	Floods	Inland Flooding
1954-03-17	1954-03-17	DR-16-GA	Major disaster	Tornado	Tornado
1953-05-02	1953-05-02	DR-1-GA	Major disaster	Tornado	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	3	2	0	2	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	45	9	0	9	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	2	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	3	3	0	3	0	0	1996 to 2026-06-30	
Hurricane	9	2	0	1	6	1	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	1	0	0	0	3	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	71	15	7	10	1	0	1955 to 2026-06-30	Includes 1 Strong Wind record.
Tornado	10	1	0	0	3	0	1950 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	5	2	0	2	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-02-01	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone GAZ121 (CLAY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-12	Excessive Heat		\$0 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2017-03-16	Frost/Freeze		\$0 property; \$7,850,000 crops (zone total, 2017 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: Frost/Freeze
2017-01-22	Tornado	EF2, 2.81 mi within this county, 400 yd wide	\$250,000 property; \$0 crops (2017 dollars)	0, 1	BELLVILLE to SUTTONS CORNER		deaths or injuries recorded
2013-01-30	Strong Wind	45 kt (52 mph) estimated gust	\$1,000 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: High Wind and Strong Wind
2011-01-10	Ice Storm		\$1,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: Ice Storm
2010-11-23	Drought		damage not reported	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: Drought
2006-05-28	Hail	0.88 in	damage not reported	0, 0	FT GAINES		B1-c worst recorded: Hail
2005-07-09	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$100,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1998-03-08	Flood		\$200,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone GAZ121 (CLAY), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1993-10-30	Thunderstorm Wind	95 kt (109 mph), measurement type not recorded	\$5,000,000 property; crops not recorded (1993 dollars)	0, 6	Ft. Gaines		deaths or injuries recorded
1963-01-20	Tornado	F1, 7.4 mi path length (whole path, pre-1996), 500 yd wide	\$2,500,000 property; crops not recorded (1963 dollars)	1, 4	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (150 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

GEMA template B: Hazard profile (events and probability)

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	2.21	event-days per year	about 2.21 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	46	event-days per year	about 46 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	1,162	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00114	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.114%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.51	events per year	about 1.51 per year	Highly likely	FEMA annualized frequency (modeled)	57.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.47	event-days per year	about 4.47 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	73	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.187	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	42	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.224	event-days per year	about 0.224 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	16	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.0357	event-days per year	about 0.0357 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	1	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0937	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	71.5	days per year with a strike	about 71.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.57	events per year	about 1.57 per year	Highly likely	FEMA annualized frequency (modeled)	60	1986 to 2023 (38 years)	countywide	
Tornado	0.183	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.000587	annual probability at a location	chance a given location in the county burns in a year: 0.0587%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0.421	event-days per year	about 0.421 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	8	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	0	30	0
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	53	30	1.77
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	7	30	0.233
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

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

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

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

GEMA template F: Multi-jurisdictional differences

NRI risk score of the county's single census tract

Source: 5

Hazard	Tract score <i>NRI score, 0 to 100</i>	Rating
Cold Wave	97.6	Very High
Drought	99.0	Relatively High
Earthquake	52.5	Relatively Low
Hail	76.8	Relatively Moderate
Heat Wave	60.7	Relatively Moderate
Hurricane	92.4	Relatively High
Ice Storm	31.6	Very Low
Inland Flooding	82.2	Relatively High
Landslide	85.5	Relatively Low
Lightning	93.1	Relatively High
Strong Wind	82.3	Relatively Moderate
Tornado	96.6	Very High

Hazard	Tract score	Rating
	<i>NRI score, 0 to 100</i>	
Wildfire	87.9	Relatively Low
Winter Weather	44.0	Relatively Low

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Clay County (unincorporated area)	Unincorporated	Expired on 2026-01-06	FMA RL 0, SRL 0; any 0	\$293,998.78	0 total; 0 since its plan
Bluffton town	Town	Expired on 2026-01-06	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 2 since its plan
Fort Gaines city	City	Expired on 2026-01-06	FMA RL 0, SRL 0; any 0	\$32,033.81	23 total; 3 since its plan

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

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

GEMA template C/D: Community exposure; Estimate of potential losses

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets
- The 2024 Georgia Hazard Mitigation Strategy says the State provides a Level 2 Hazus analysis as part of each county's plan update, and GMIS holds critical-facility data. Use them for B2-a and B2-b. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>
- The 2024 Georgia Hazard Mitigation Strategy notes that FEMA restricted access to repetitive-loss property data. The current list comes from GEMA/HS or the state NFIP coordinator. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-01-07 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$819,036,988	\$20,383,650	2,848	\$238	\$371,135	\$33,683	under 0.0001%		\$0		
Drought	n/a	\$15,107,572	n/a	n/a	\$405,302	n/a	2.68% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$1,446,647,521	n/a	2,848	\$14,005	n/a	\$5,468	0.000968%				
Hail	\$819,036,988	\$20,383,650	2,848	\$2,625	\$14,049	\$2,260	0.000321%				
Heat Wave	\$819,036,988	\$20,383,650	2,848	\$2	\$190	\$30,559	under 0.0001%		\$0		
Hurricane	\$819,036,988	\$20,341,404	2,848	\$282,981	\$103,354	\$6,502	0.0346%		\$3,000	no Public Assistance recorded (1 declaration)	
Ice Storm	\$819,036,988	n/a	2,848	\$1,066	n/a	\$331	0.00013%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-01-07 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$817,731,163	\$384,524	17	\$684,873	\$134	\$32	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$18,513,628	n/a	76	\$95	n/a	\$29	0.000511%				
Lightning	\$819,036,988	n/a	2,848	\$3,782	n/a	\$27,833	0.000462%				
Strong Wind	\$819,036,988	\$20,383,650	2,848	\$17,151	\$2,205	\$14,952	0.00209%	\$15,000			
Tornado	\$819,036,988	\$20,383,650	2,848	\$111,518	\$788	\$224,355	0.0136%	\$0			
Wildfire	\$234,571,438	\$4,413,003	1,151	\$10,901	\$19	\$919	0.00465%				
Winter Weather	\$819,036,988	\$20,383,650	2,848	\$465	\$20	\$649	under 0.0001%		\$0		

Totals since 2021-01-07 (Storm Events through 2026-06-30): 16 county-coded records, 16 with a damage value recorded (including \$0), \$15,000; 18 zone-level records, 8 with a damage value recorded (including \$0), \$3,000 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

GEMA template I: Social vulnerability

County context

Source: 5

Measure	Value
Population	2,848
Building value (total, not at risk)	\$819,036,988
Agriculture value (total, not at risk)	\$20,383,650
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$2,026,900
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)	\$347,573
Social vulnerability rating	Very High
Community resilience rating	Very Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	2	2	5	2	6	1	6

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Clay County (unincorporated area)	130554	0	0	0	0	0	0	0
Bluffton town	130206	0	0	0	0	0	0	0
Fort Gaines city	130550	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

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

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 0 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <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 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

GEMA local plan template

Section headings show the GEMA local hazard mitigation plan template letter (A to I) next to the FEMA checklist item (template: <https://gema.georgia.gov/document/publication/local-hazard-mitigation-plan-update-template/download>). No letter is documented for repetitive loss; place B2-c where your GEMA template puts it.

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

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Cite this: Hazard Plain (2026). Clay County, GA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 13061). Automated baseline. <https://hazardplain.org/ga/13061/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org