

Dubuque County, IA

Risk-assessment baseline packet

County FIPS: 19061 **Release:** 2026-10 **Data as of:** 2026-09-30 **Storm Events data through:** 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2029-03-31. Plan: Dubuque County (FEMA plan 109761), approved 2024-04-01.

Since the plan was approved on 2024-04-01: 1 new hazard declaration (1 incident): DR-4796-IA (Severe Storms, Flooding, Straight-Line Winds, and Tornadoes).

NOAA Storm Events records since that date: 97 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$19,404,403 a year), Tornado (\$8,841,942) and Cold Wave (\$5,632,827).

Repetitive-loss flood properties now: FMA RL 1, SRL 1 (44 CFR 77.2); any definition: 29.

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; 19061 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2024-04-01), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 4
5. Supports FEMA checklist item B1-b: hazard location, page 5
6. Supports FEMA checklist item B1-c: hazard extent, page 6
7. Supports FEMA checklist item B1-d: previous occurrences, page 8
8. Supports FEMA checklist item B1-e: probability of future events, page 12
9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 14
10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 17
11. Supports FEMA checklist item B2-a: vulnerability (county context), page 18
12. Supports FEMA checklist item B2-c: repetitive loss properties, page 19
13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status:	Approved, expires 2029-03-31	Plan:	Dubuque County (FEMA plan 109761)
Approved:	2024-04-01	Days to expiry:	913

What changed since your last plan (approved 2024-04-01)

New federal declarations:	1 new hazard declaration (1 incident): DR-4796-IA (Severe Storms, Flooding, Straight-Line Winds, and Tornadoes)	Storm Events records since approval:	97 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 1 (44 CFR 77.2); any definition: 29	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 26 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Dubuque County	County	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Asbury city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Balltown city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Bankston city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Bernard city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Cascade city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Centralia city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Dubuque city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Durango city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Dyersville city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Epworth city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Farley city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Graf city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Holy Cross city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Luxemburg city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
New Vienna city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Peosta city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Rickardsville city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Sageville city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Sherrill city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Worthington city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Zwingle city	City	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Dubuque Community School District	School/School District	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Maquoketa Community School District	School/School District	Approved, expires 2029-12-19	Jackson County (FEMA plan 110271)	2024-12-20	2029-12-19	1,176		
Western Dubuque County Community School District	School/School District	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		
Northeast Iowa Community College	College/University	Approved, expires 2029-03-31	Dubuque County (FEMA plan 109761)	2024-04-01	2029-03-31	913		

Supports FEMA checklist item B1-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	Relatively Low	Relatively Moderate	\$19,347,007	\$22,871	\$34,525	\$19,404,403	92	
2	Tornado	Relatively Moderate	Relatively High	\$4,327,606	\$12,765	\$4,501,570	\$8,841,942	16	
3	Cold Wave	Relatively Moderate	Relatively High	\$62	\$56,545	\$5,576,219	\$5,632,827	27	Includes 7 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Hail	Relatively Moderate	Relatively High	\$2,376,423	\$385,281	\$146,933	\$2,908,637	171	
5	Strong Wind	Relatively Moderate	Relatively High	\$850,799	\$51,085	\$1,232,676	\$2,134,560	276	Includes 15 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Low	Relatively Low	\$3,990	\$8	\$1,075,492	\$1,079,489	4	
7	Drought	Relatively Moderate	Relatively Moderate	n/a	\$849,679	n/a	\$849,679	12	
8	Winter Weather	Relatively Moderate	Relatively Moderate	\$17,650	\$916	\$234,965	\$253,530	160	
9	Lightning	Relatively Low	Relatively Low	\$30,371	n/a	\$205,870	\$236,241	2	
10	Earthquake	Very Low	Very Low	\$114,440	n/a	\$38,496	\$152,936		Storm Events does not record earthquakes.
11	Ice Storm	Relatively Low	Relatively Moderate	\$56,729	n/a	\$85,310	\$142,038	10	

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
12	Landslide	Relatively Low	Relatively Low	\$9,436	n/a	\$57,312	\$66,747	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$14,747	\$206	\$1,638	\$16,592	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Hurricane	Very Low	Very Low	\$1,509	\$2,595	under \$1	\$4,104	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 landslide and wildfire 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, tsunامي 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

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.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 1 (Very Low, 36.2); tract 12.02 (Very Low, 31.8); tract 105 (Very Low, 28.9)
Hurricane	tract 103 (Very Low, 30.0); tract 104 (Very Low, 28.8); tract 106 (Very Low, 27.5)
Landslide	tract 101.05 (Relatively Moderate, 98.4); tract 106 (Relatively Moderate, 97.9); tract 102.01 (Relatively Moderate, 96.8)
Tornado	tract 1 (Very High, 97.2); tract 104 (Relatively High, 91.4); tract 105 (Relatively High, 90.0)
Wildfire	tract 103 (Relatively Low, 78.9); tract 101.05 (Relatively Low, 73.2); tract 104 (Relatively Low, 70.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 1 is Census Tract 1). 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

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	20 records, 1996 to 2019 (20 zone-level)	1 day to 31 days (median 3 days); 14 with a recorded value	2000-12-01 to 2000-12-31 (4 records, 1 of them a monthly summary record), zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	7 records, 2003 to 2012 (7 zone-level)		Frost/Freeze, 2005-05-03, \$24,750 crop damage (2005 dollars); NWS zone IAZ042		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	12 records, 2003 to 2012 (12 zone-level)	22 days to 243 days (median 30 days); 5 with a recorded value	243 days (8 months), 2005-07-01 to 2006-02-28, a run of 8 consecutive Storm Events drought records, zone-level	Drought, 2003-08-01, property not reported; \$14,880,000 crops, reported for the zone (2003 dollars)	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)	200 records, 1955 to 2026	0.75 in to 4.5 in (median 1 in); 200 with a recorded value	4.5 in hail, 1994-08-19		Event records naming jurisdictions in the plan: Dubuque city (33 records), Cascade city (18 records), Asbury city (17 records), Dyersville city (11 records), Peosta city (11 records), Farley city (6 records), Holy Cross city (6 records), Bernard city (5 records), New Vienna city (5 records), Epworth city (4 records); and 11 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 1997 to 2013 (4 zone-level)	3 days to 13 days (median 4.5 days); 4 with a recorded value	13 consecutive days, 1999-07-19 to 1999-07-31, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					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)	10 records, 2000 to 2024 (10 zone-level)		Ice Storm, 2005-01-01, \$5,000 property; crops not reported (2005 dollars); NWS zone IAZ042		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	92 records, 1997 to 2026 (8 zone-level)		Flash Flood, 1999-05-17, \$16,000,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: Dubuque city (26 records), Sageville city (12 records), Dyersville city (9 records), Durango city (8 records), New Vienna city (5 records), Peosta city (3 records), Worthington city (3 records), Asbury city (2 records), Cascade city (2 records), Epworth city (2 records); and 6 more jurisdictions (see the Excel file). Zone-level records (8) apply countywide.	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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	2 records, 2010 to 2011		Lightning, 2010-08-09, \$250,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Dubuque city (1 record), Luxemburg city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	16 records, 1996 to 2024 (16 zone-level)	35 kt (40 mph) to 60 kt (69 mph) (median 52 kt (60 mph)); 15 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2021-12-15; NWS zone IAZ042	High Wind, 1997-04-06, \$100,000 property; crops not reported, reported for the zone (1997 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	352 records, 1957 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 56 kt (64 mph)); 304 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2019-06-30, 2 direct injuries	Thunderstorm Wind, 2003-07-05, \$1,000,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Asbury city (30 records), Dubuque city (28 records), Dyersville city (15 records), Cascade city (11 records), Farley city (11 records), Peosta city (10 records), Durango city (9 records), Epworth city (9 records), Bernard city (7 records), Holy Cross city (6 records); and 10 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	33 records, 1958 to 2026	F/EF0 to F/EF4 (median F/EF1); 31 with a recorded value	F4 tornado, 1990-03-13, 1 mi path length (whole path, pre-1996), 200 yd wide, \$25,000,000 property; crops not recorded (1990 dollars)		Event records naming jurisdictions in the plan: Bernard city (3 records), Cascade city (2 records), Epworth city (2 records), Worthington city (2 records), Dubuque city (1 record), Dyersville city (1 record), Holy Cross city (1 record), Luxemburg city (1 record), New Vienna city (1 record), Sherrill city (1 record); and 1 more jurisdiction (see the Excel file).	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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	160 records, 1996 to 2026 (160 zone-level)		Heavy Snow, 2005-01-05, \$10,000 property; crops not reported (2005 dollars); NWS zone IAZ042		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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.

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 21 declarations covering 18 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
2024-06-24	2024-06-16	DR-4796-IA	Major disaster	Severe Storms, Flooding, Straight-Line Winds, and Tornadoes	Inland Flooding; Strong Wind; Tornado	\$394,361.11	new since last plan; within last 5 years	
2023-08-25	2023-04-24	DR-4732-IA	Major disaster	Flooding	Inland Flooding	\$707,430.07	in the 12 months before plan approval; within last 5 years	
2020-03-23	2020-01-20	DR-4483-IA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$45,342,164.78		
2020-03-13	2020-01-20	EM-3480-IA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4483
2017-08-27	2017-07-19	DR-4334-IA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$316,031.39		
2011-08-30	2011-07-27	DR-4018-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$3,412,065.81		
2010-07-29	2010-06-01	DR-1930-IA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$612,158.27		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2008-05-27	2008-05-25	DR-1763-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$5,820,269.92		
2005-09-10	2005-08-29	EM-3239-IA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-05-25	2004-05-19	DR-1518-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$372,869.93		
2002-06-19	2002-06-03	DR-1420-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$878,698.09		
2001-05-02	2001-04-08	DR-1367-IA	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$191,775.44		
1999-05-21	1999-05-16	DR-1277-IA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$849,007.13		
1993-07-09	1993-04-13	DR-996-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-06-24	1974-06-24	DR-443-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1973-05-23	1973-05-23	DR-386-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1972-09-26	1972-09-26	DR-354-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1972-08-18	1972-08-18	DR-348-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1969-08-14	1969-08-14	DR-269-IA	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		
1969-04-25	1969-04-25	DR-259-IA	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1965-04-22	1965-04-22	DR-193-IA	Major disaster	Flooding	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
1962-09-05	1962-09-05	DR-133-IA	Major disaster	Floods	Inland Flooding
1961-03-31	1961-03-31	DR-111-IA	Major disaster	Floods	Inland Flooding
1958-07-05	1958-07-05	DR-86-IA	Major disaster	Floods	Inland Flooding
1954-06-23	1954-06-23	DR-17-IA	Major disaster	Flood	Inland Flooding
1953-06-11	1953-06-11	DR-8-IA	Major disaster	Flood	Inland Flooding

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.

Public Assistance not placed in any Iowa county: 11 rows, \$7,881,708.52; listed on the Iowa state page.

Source: 3

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	27	0	0	0	0	0	1996 to 2026-06-30	Includes 7 Frost/Freeze records.
Drought	12	0	0	0	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	200	21	8	29	0	0	1955 to 2026-06-30	
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	10	1	0	2	0	0	1996 to 2026-06-30	
Inland Flooding	92	18	1	19	18	1	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	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	368	50	8	73	2	1	1955 to 2026-06-30	Includes 15 High Wind and 1 Strong Wind records.
Tornado	33	3	1	4	7	1	1950 to 2026-06-30	
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	160	4	2	12	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
2021-12-15	High Wind	60 kt (69 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone IAZ042 (DUBUQUE), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2019-06-30	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$0 property; \$0 crops (2019 dollars)	0, 2	FILLMORE		B1-c worst recorded: Thunderstorm Wind
2005-07-01	Drought		property not reported; \$4,600,000 crops, reported for the zone (2005 dollars)	0, 0	NWS zone IAZ042 (DUBUQUE), zone-level		B1-c worst recorded: Drought
2005-05-03	Frost/Freeze		property not reported; \$24,750 crops, reported for the zone (2005 dollars)	0, 0	NWS zone IAZ042 (DUBUQUE), zone-level		B1-c worst recorded: Frost/Freeze
2000-12-01	Cold/Wind Chill		damage not reported	0, 0	NWS zone IAZ042 (DUBUQUE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-07-19	Heat		damage not reported	0, 0	NWS zone IAZ042 (DUBUQUE), zone-level		B1-c worst recorded: Excessive Heat, Heat
1999-05-17	Flash Flood		\$16,000,000 property; crops not reported (1999 dollars)	0, 0	DUBUQUE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-01-01	Winter Storm		damage not reported	1, 0	NWS zone IAZ042 (DUBUQUE), zone-level		deaths or injuries recorded
1994-08-19	Hail	4.5 in	\$5,000,000 property; \$50,000 crops (1994 dollars)	0, 0	Dubuque		B1-c worst recorded: Hail
1994-08-19	Thunderstorm Wind	50 kt (58 mph), measurement type not recorded	\$50,000 property; \$5,000 crops (1994 dollars)	0, 4	Durango		deaths or injuries recorded
1994-08-19	Hail	2.5 in	\$50,000 property; \$50,000 crops (1994 dollars)	0, 4	Durango		deaths or injuries recorded
1990-03-13	Tornado	F4, 1 mi path length (whole path, pre-1996), 200 yd wide	\$25,000,000 property; crops not recorded (1990 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (908 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

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	7.79	event-days per year	about 7.79 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	148	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	5.05	event-days per year	about 5.05 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000616	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0616%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.99	events per year	about 3.99 per year	Highly likely	FEMA annualized frequency (modeled)	151.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.58	event-days per year	about 4.58 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	68	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00588	events per year	about 1 in 170 years	Unlikely	FEMA annualized frequency (modeled)	2	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	0.255	event-days per year	about 0.255 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	18	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.64	event-days per year	about 1.64 days per year	Likely (from Storm Events: 21 of 30 years)	event-days in 21 of 30 years, 1996 to 2025 (70%)	46	1996 to 2023 (28 years)	see B1-f	
Landslide	0.509	events per year (modeled)	about 0.51 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	39.7	days per year with a strike	about 39.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.54	events per year	about 5.54 per year	Highly likely	FEMA annualized frequency (modeled)	211	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.507	events per year	about 0.51 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000127	annual probability at a location	chance a given location in the county burns in a year: 0.0127%		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	16.8	event-days per year	about 16.8 days per year	Highly likely (from Storm Events: 29 of 30 years)	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	319	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	99	30	3.3
Hail	2.00 in+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	194	30	6.47
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	46	30	1.53
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	14	30	0.467
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	27 of 27	63.0	79.4	89.0	Relatively High 19, Relatively Moderate 8
Drought	19 of 27	67.2	77.0	97.9	Relatively High 1, Relatively Moderate 3, Relatively Low 5, Very Low 10, No Rating 8
Earthquake	27 of 27	7.0	16.0	36.2	Very Low 27
Hail	27 of 27	73.8	88.0	97.4	Relatively High 12, Relatively Moderate 15
Heat Wave	27 of 27	23.3	43.4	62.1	Relatively Moderate 2, Relatively Low 25
Hurricane	27 of 27	13.2	16.9	30.0	Very Low 27
Ice Storm	27 of 27	29.1	45.1	66.3	Relatively Low 24, Very Low 3
Inland Flooding	27 of 27	2.4	37.5	96.7	Very High 1, Relatively High 4, Relatively Moderate 2, Relatively Low 12, Very Low 8
Landslide	27 of 27	35.9	85.9	98.4	Relatively Moderate 3, Relatively Low 12, Very Low 12
Lightning	27 of 27	21.5	36.0	49.8	Relatively Moderate 1, Relatively Low 26
Strong Wind	27 of 27	68.5	82.9	94.1	Relatively High 16, Relatively Moderate 11

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	27 of 27	64.4	81.0	97.2	Very High 1, Relatively High 19, Relatively Moderate 7
Wildfire	27 of 27	21.3	45.4	78.9	Relatively Low 3, Very Low 24
Winter Weather	27 of 27	59.5	75.5	86.1	Relatively High 9, Relatively Moderate 18

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

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.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Dubuque County	County	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 6	\$868,858.54	0 total; 0 since its plan	Includes \$822,105.77 for declarations not counted as hazard incidents (DR-4483-IA).
Asbury city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 1; any 1	\$41,305.38	49 total; 14 since its plan	
Balltown city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 1 since its plan	
Bankston city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 0 since its plan	
Bernard city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 7 since its plan	
Cascade city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$78,249.33	33 total; 8 since its plan	
Centralia city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 2 since its plan	
Dubuque city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$3,813,382.43	89 total; 9 since its plan	Includes \$395,273.21 for declarations not counted as hazard incidents (DR-4483-IA).
Durango city	City	Approved, expires 2029-03-31	FMA RL 1, SRL 0; any 4	no Public Assistance recorded	18 total; 0 since its plan	
Dyersville city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 18	\$3,229,918.62	36 total; 1 since its plan	
Epworth city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$327,883.51	17 total; 2 since its plan	
Farley city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$63,029.80	18 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<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>	
Graf city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	
Holy Cross city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$56,605.69	13 total; 2 since its plan	
Luxemburg city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$20,796.65	8 total; 0 since its plan	
New Vienna city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$19,611	17 total; 2 since its plan	
Peosta city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$56,695.07	24 total; 2 since its plan	
Rickardsville city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$11,514.56	6 total; 1 since its plan	
Sageville city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$156,465.73	21 total; 5 since its plan	
Sherrill city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$10,357.91	7 total; 1 since its plan	
Worthington city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	\$49,305.48	13 total; 0 since its plan	
Zwingle city	City	Approved, expires 2029-03-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; 4 since its plan	

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

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

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

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

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 2024-04-01 <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	\$23,178,041,097	\$566,660,189	99,148	\$62	\$56,545	\$5,576,219	under 0.0001%				
Drought	n/a	\$133,805,655	n/a	n/a	\$849,679	n/a	0.635% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$40,716,670,863	n/a	99,266	\$114,440	n/a	\$38,496	0.000281%				
Hail	\$23,178,041,898	\$566,660,189	99,148	\$2,376,423	\$385,281	\$146,933	0.0103%	\$0			
Heat Wave	\$23,178,041,097	\$566,660,189	99,148	\$3,990	\$8	\$1,075,492	under 0.0001%				
Hurricane	\$23,080,722,717	\$551,243,309	98,782	\$1,509	\$2,595	under \$1	under 0.0001%				
Ice Storm	\$23,178,041,097	n/a	99,148	\$56,729	n/a	\$85,310	0.000245%		\$0		
Inland Flooding	\$23,156,199,226	\$23,539,978	1,200	\$19,347,007	\$22,871	\$34,525	n/a (see note)	\$0		\$394,361.11	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	\$1,175,463,640	n/a	6,002	\$9,436	n/a	\$57,312	0.000803%				
Lightning	\$23,178,041,898	n/a	99,148	\$30,371	n/a	\$205,870	0.000131%				
Strong Wind	\$23,178,041,898	\$566,660,189	99,148	\$850,799	\$51,085	\$1,232,676	0.00367%	\$0	\$0	\$394,361.11	
Tornado	\$23,178,041,898	\$566,660,189	99,148	\$4,327,606	\$12,765	\$4,501,570	0.0187%	\$0		\$394,361.11	

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 2024-04-01 <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
Wildfire	\$6,433,414,412	\$222,403,453	28,222	\$14,747	\$206	\$1,638	0.000229%				
Winter Weather	\$23,178,041,097	\$566,660,189	99,148	\$17,650	\$916	\$234,965	under 0.0001%		\$0		

Totals since 2024-04-01 (Storm Events through 2026-06-30): 91 county-coded records, 85 with a damage value recorded (including \$0), \$0; 6 zone-level records, 6 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: \$394,361.11 on 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)

County context

Source: 5

Measure	Value
Population	99,148
Building value (total, not at risk)	\$23,178,041,898
Agriculture value (total, not at risk)	\$566,660,189
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,532,720
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)	\$13,191,004
Social vulnerability rating	Very Low
Community resilience rating	Very High
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	29	Severe repetitive loss, NFIP insurance definition	1

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	1	1	29	1	29	0	4
of which: Asbury city	0	1	1	1	1	0	1
of which: Durango city	1	0	4	0	4	0	0
of which: Dyersville city	0	0	18	0	18	0	2
of which: Dubuque County (unincorporated area)	0	0	6	0	6	0	1
Statewide, no county in FEMA's file	0	0	1	0	1	0	0

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>
Dubuque County	190534	0	0	6	0	6	0	1
Asbury city	190053	0	1	1	1	1	0	1
Balltown city	190449	0	0	0	0	0	0	0
Bankston city	190107	0	0	0	0	0	0	0
Bernard city	190028	0	0	0	0	0	0	0
Cascade city	190117	0	0	0	0	0	0	0
Centralia city	190500	0	0	0	0	0	0	0
Dubuque city	195180	0	0	0	0	0	0	0
Durango city	190119	1	0	4	0	4	0	0
Dyersville city	190120	0	0	18	0	18	0	2
Epworth city	190576	0	0	0	0	0	0	0

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>
Farley city	190578	0	0	0	0	0	0	0
Graf city	190370	0	0	0	0	0	0	0
Holy Cross city	190055	0	0	0	0	0	0	0
Luxemburg city	190040	0	0	0	0	0	0	0
New Vienna city	190121	0	0	0	0	0	0	0
Peosta city	190079	0	0	0	0	0	0	0
Rickardsville city	190526	0	0	0	0	0	0	0
Sageville city	190122	0	0	0	0	0	0	0
Sherrill city	190306	0	0	0	0	0	0	0
Worthington city	190123	0	0	0	0	0	0	0
Zwingle city	190371	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

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	1	28	1	28	0	4
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

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 28 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_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
-

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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).

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Dubuque County, IA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 19061). Automated baseline. <https://hazardplain.org/ia/19061/> 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.