

Fayette County, IA

Risk-assessment baseline packet

County FIPS: 19065 **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 2029-07-16. Plan: Fayette County (FEMA plan 109971), approved 2024-07-17.

Since the plan was approved on 2024-07-17: no new hazard declaration and 20 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 (\$7,865,269 a year), Tornado (\$2,371,271) and Drought (\$1,183,802).

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; 19065 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.

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Plan clock

Status:	Approved, expires 2029-07-16	Plan:	Fayette County (FEMA plan 109971)
Approved:	2024-07-17	Days to expiry:	1,020

What changed since your last plan (approved 2024-07-17)

New federal declarations:	none	Storm Events records since approval:	20 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 16	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: 19 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	Notes
Fayette County	County	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2025-02-10
Arlington city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2025-01-16
Clermont city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-10-21
Elgin city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-07-16
Fairbank city	City	Approved, expires 2028-03-14	Buchanan County (FEMA plan 108175)	2023-03-15	2028-03-14	531	this jurisdiction approved 2023-03-14
Fayette city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-11-07
Hawkeye city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-07-16
Maynard city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-09-04
Oelwein city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-07-16
St. Lucas city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-09-04
Wadena city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-10-28
Waucoma city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-07-16
West Union city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-10-21
Westgate city	City	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-10-21
North Fayette Valley Community School District	School/School District	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-10-21
Oelwein Community School District	School/School District	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-11-07
Starmont Community School District	School/School District	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2025-01-24

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
West Central Community School District	School/School District	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2025-01-31
Upper Iowa University	College/University	Approved, expires 2029-07-16	Fayette County (FEMA plan 109971)	2024-07-17	2029-07-16	1,020	this jurisdiction approved 2024-09-04

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 Low	\$7,359,583	\$491,439	\$14,247	\$7,865,269	72	
2	Tornado	Relatively Moderate	Relatively Moderate	\$1,307,675	\$16,755	\$1,046,841	\$2,371,271	13	
3	Drought	Relatively Moderate	Relatively Moderate	n/a	\$1,183,802	n/a	\$1,183,802	23	
4	Cold Wave	Relatively Low	Relatively Moderate	\$970	\$249,713	\$859,815	\$1,110,498	28	
5	Strong Wind	Relatively Moderate	Relatively Moderate	\$476,821	\$133,765	\$412,490	\$1,023,076	130	Includes 14 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Hail	Relatively Moderate	Relatively Moderate	\$325,065	\$531,054	\$37,661	\$893,780	119	
7	Heat Wave	Relatively Low	Relatively Low	\$3,204	\$6	\$206,779	\$209,989	13	

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
8	Winter Weather	Relatively Moderate	Relatively Moderate	\$17,256	\$815	\$68,524	\$86,595	100	
9	Lightning	Very Low	Very Low	\$14,129	n/a	\$53,126	\$67,255	2	
10	Ice Storm	Relatively Low	Relatively Low	\$21,186	n/a	\$13,693	\$34,879	4	
11	Earthquake	Very Low	Very Low	\$18,887	n/a	\$4,714	\$23,601		Storm Events does not record earthquakes.
12	Landslide	Relatively Low	Very Low	\$190	n/a	\$4,197	\$4,387	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$3,639	\$213	\$529	\$4,381	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Hurricane	Very Low	Very Low	\$1,106	\$3,169	under \$1	\$4,274	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, 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

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 802 (Very Low, 21.4); tract 801 (Very Low, 20.9); tract 805 (Very Low, 20.5)
Hurricane	tract 802 (Very Low, 36.9); tract 807 (Very Low, 36.9); tract 806 (Very Low, 32.5)
Landslide	tract 806 (Relatively Low, 94.8); tract 802 (Relatively Low, 93.8); tract 807 (Relatively Low, 88.9)
Tornado	tract 802 (Very High, 95.5); tract 807 (Very High, 95.1); tract 805 (Very High, 94.3)
Wildfire	tract 807 (Relatively Low, 71.3); tract 806 (Very Low, 64.3); tract 803 (Very Low, 63.1)

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 802 is Census Tract 802). 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	28 records, 1996 to 2026 (28 zone-level)	1 day to 6 days (median 2 days); 25 with a recorded value	6 consecutive days, 2010-01-01 to 2010-01-06, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	23 records, 2012 to 2024 (23 zone-level)	17 days to 295 days (median 120 days); 5 with a recorded value	295 days (about 9.7 months), 2023-08-01 to 2024-05-21, a run of 10 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	141 records, 1955 to 2025	0.75 in to 8 in (median 1 in); 141 with a recorded value	8 in hail, 1958-05-31 (as recorded; 8 in is the U.S. record hailstone size)	Hail, 2009-07-24, \$2,000,000 property; \$2,800,000 crops (2009 dollars)	Event records naming jurisdictions in the plan: Oelwein city (17 records), Fayette city (13 records), West Union city (12 records), Arlington city (9 records), Waucoma city (9 records), Westgate city (8 records), Elgin city (5 records), Fairbank city (5 records), Maynard city (5 records), Wadena city (5 records); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	13 records, 1999 to 2026 (13 zone-level)	1 day to 9 days (median 2.5 days); 12 with a recorded value	9 consecutive days, 2001-07-31 to 2001-08-08, zone-level	Excessive Heat, 2011-07-17, \$27,000 property; \$0 crops (zone total, 2011 dollars)	Countywide (zone-level records).	
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)	4 records, 1998 to 2023 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	72 records, 1996 to 2025 (3 zone-level)		Flash Flood, 2017-07-22, \$1,000,000 property; \$8,600,000 crops (2017 dollars)		Event records naming jurisdictions in the plan: Waucoma city (9 records), Oelwein city (8 records), Arlington city (7 records), Clermont city (7 records), Fairbank city (7 records), Westgate city (5 records), Hawkeye city (4 records), Fayette city (1 record), Maynard city (1 record), St. Lucas city (1 record); and 1 more jurisdiction (see the Excel file). Zone- level records (3) 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	2 records, 2010 to 2016		Lightning, 2016-05-26, \$5,000 property; \$0 crops (2016 dollars)		Event records naming jurisdictions in the plan: Maynard city (1 record), Oelwein city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	17 records, 1996 to 2026 (17 zone-level)	41 kt (47 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 17 with a recorded value	65 kt (75 mph), measurement type not recorded, High Wind, 1998-11-10, 1 direct injury (reported for the zone); NWS zone IAZ029		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	174 records, 1955 to 2025	35 kt (40 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 149 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2010-06-23; same speed and measurement basis also recorded on 2010-06-23	Thunderstorm Wind, 2015-06-22, \$3,100,000 property; \$0 crops (2015 dollars)	Event records naming jurisdictions in the plan: Oelwein city (26 records), West Union city (18 records), Westgate city (9 records), Arlington city (6 records), Clermont city (6 records), Hawkeye city (6 records), Fayette city (5 records), Waucoma city (5 records), Elgin city (4 records), Maynard city (3 records); and 2 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	30 records, 1964 to 2021	F/EF0 to F/EF5 (median F/EF1); 26 with a recorded value	F5 tornado, 1968-05-15, 13.1 mi path length (whole path, pre-1996), 500 yd wide, \$25,000,000 property; crops not recorded (1968 dollars), 5 direct deaths, 156 direct injuries		Event records naming jurisdictions in the plan: Oelwein city (4 records), Arlington city (3 records), Hawkeye city (2 records), Maynard city (2 records), Clermont city (1 record), West Union city (1 record), Westgate city (1 record).	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)	100 records, 1996 to 2026 (100 zone- level)		Winter Weather, 2011-02-20, \$240,000 property; \$0 crops (2011 dollars); NWS zone IAZ029		Countywide (zone-level records).	

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".

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

Federal declarations for this county: 22 declarations covering 19 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>	Notes
2020-03-23	2020-01-20	DR-4483-IA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$58,515.13	
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
2019-03-23	2019-03-12	DR-4421-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$392,257.48	
2017-08-27	2017-07-19	DR-4334-IA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,075,036.96	
2016-10-31	2016-09-21	DR-4289-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$136,342.74	
2016-09-29	2016-08-23	DR-4281-IA	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind	\$188,144.87	
2014-07-24	2014-06-14	DR-4184-IA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$592,511.72	
2013-07-02	2013-05-19	DR-4126-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$228,749.53	
2010-07-29	2010-06-01	DR-1930-IA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$224,750.72	
2008-05-27	2008-05-25	DR-1763-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,563,256.66	
2007-03-14	2007-02-23	DR-1688-IA	Major disaster	Severe Winter Storms	Winter Weather	\$48,211.76	
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	\$446,373.07	
2002-06-19	2002-06-03	DR-1420-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1999-07-22	1999-07-02	DR-1282-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$119,045.62	
1999-05-21	1999-05-16	DR-1277-IA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$839,823.57	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
1998-07-02	1998-06-13	DR-1230-IA	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding (primary); also designated: Tornado	PA not declared for this county	
1993-07-09	1993-04-13	DR-996-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1991-07-12	1991-06-01	DR-911-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1990-09-06	1990-07-25	DR-879-IA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1968-08-04	1968-08-04	DR-248-IA	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1968-05-29	1968-05-29	DR-240-IA	Major disaster	Tornadoes & Severe Storms	Tornado	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 filed under this county for declarations that do not list it: 1 row, \$18,945

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4135-IA	2013-07-31	Severe Storms, Tornadoes, and Flooding	Jackson Junction, City of	\$18,945

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

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 <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
Cold Wave	28	3	2	7	0	0	1996 to 2026-06-30	
Drought	23	1	10	14	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	141	2	0	8	0	0	1955 to 2026-06-30	
Heat Wave	13	2	1	3	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	4	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	72	1	1	3	17	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	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	191	4	3	9	3	0	1955 to 2026-06-30	Includes 14 High Wind and 3 Strong Wind records.
Tornado	30	0	0	0	9	0	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	100	7	4	14	1	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
2023-08-01	Drought		\$0 property; crops not reported (zone total, 2023 dollars)	0, 0	NWS zone IAZ029 (FAYETTE), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Drought
2017-07-22	Flash Flood		\$1,000,000 property; \$8,600,000 crops (2017 dollars)	0, 0	WAUCOMA to FAIRBANK		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2016-05-26	Lightning		\$5,000 property; \$0 crops (2016 dollars)	0, 0	MAYNARD		B1-c worst recorded: Lightning
2011-08-23	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$2,500 property; \$50,000 crops (2011 dollars)	0, 6	WADENA		deaths or injuries recorded
2011-02-20	Winter Weather		\$240,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone IAZ029 (FAYETTE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2010-06-23	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$25,000 property; \$0 crops (2010 dollars)	0, 0	WESTGATE		B1-c worst recorded: Thunderstorm Wind
2010-01-01	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone IAZ029 (FAYETTE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-07-31	Heat		damage not reported	0, 0	NWS zone IAZ029 (FAYETTE), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-11-10	High Wind	65 kt (75 mph), measurement type not recorded	\$180,000 property; crops not reported (zone total, 1998 dollars)	0, 1	NWS zone IAZ029 (FAYETTE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1971-06-24	Tornado	F3, 200 yd wide	\$250,000 property; crops not recorded (1971 dollars)	1, 0	location not recorded		deaths or injuries recorded
1968-05-15	Tornado	F5, 13.1 mi path length (whole path, pre-1996), 500 yd wide	\$25,000,000 property; crops not recorded (1968 dollars)	5, 156	location not recorded		deaths or injuries recorded
1958-05-31	Hail	8 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (604 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	8.21	event-days per year	about 8.21 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	156	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	13.9	event-days per year	about 13.9 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	483	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000523	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0523%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.43	events per year	about 4.43 per year	Highly likely	FEMA annualized frequency (modeled)	168.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.21	event-days per year	about 4.21 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	64	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	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	0.379	event-days per year	about 0.379 days per year	Likely	Storm Events event- days in 3 of 30 years, 1996 to 2025 (10%)	26	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.68	event-days per year	about 1.68 days per year	Likely	Storm Events event- days in 19 of 30 years, 1996 to 2025 (63.3%)	47	1996 to 2023 (28 years)	see B1-f	
Landslide	0.157	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	39.4	days per year with a strike	about 39.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.52	events per year	about 4.52 per year	Highly likely	FEMA annualized frequency (modeled)	172	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	0.575	events per year	about 0.58 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000128	annual probability at a location	chance a given location in the county burns in a year: 0.0128%		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	17.6	event-days per year	about 17.6 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	335	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	68	30	2.27
Hail	2.00 in+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	93	30	3.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	11	30	0.367
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	0	30	0
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

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	7 of 7	71.9	80.0	86.9	Relatively High 4, Relatively Moderate 3
Drought	7 of 7	86.4	95.7	98.8	Relatively High 3, Relatively Moderate 1, Relatively Low 3
Earthquake	7 of 7	7.8	13.9	21.4	Very Low 7
Hail	7 of 7	78.3	92.3	97.6	Relatively High 4, Relatively Moderate 3
Heat Wave	7 of 7	30.9	50.2	54.2	Relatively Low 7
Hurricane	7 of 7	19.9	30.0	36.9	Very Low 7
Ice Storm	7 of 7	30.9	47.2	71.5	Relatively Moderate 1, Relatively Low 5, Very Low 1
Inland Flooding	7 of 7	46.4	81.0	94.0	Relatively High 4, Relatively Moderate 2, Relatively Low 1
Landslide	7 of 7	29.1	74.5	94.8	Relatively Low 3, Very Low 4
Lightning	7 of 7	35.6	52.7	55.4	Relatively Moderate 4, Relatively Low 3
Strong Wind	7 of 7	91.9	95.1	98.2	Very High 3, Relatively High 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	7 of 7	76.3	93.0	95.5	Very High 3, Relatively High 4
Wildfire	7 of 7	49.6	62.0	71.3	Relatively Low 1, Very Low 6
Winter Weather	7 of 7	79.6	90.1	91.2	Relatively High 7

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.

Hail: Agriculture is 59% 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
Fayette County	County	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 2	\$1,111,752.90	0 total; 0 since its plan	Includes \$20,701.55 for declarations not counted as hazard incidents (DR-4483-IA).
Arlington city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$47,223	25 total; 0 since its plan	
Clermont city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 1	\$844,662.44	18 total; 0 since its plan	
Elgin city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 2	\$59,855.90	9 total; 0 since its plan	
Fairbank city	City	Approved, expires 2028-03-14	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	12 total; 0 since its plan	Whole community, including the part in Bremer County; none of its repeat-flood properties are in this county.
Fayette city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 1	\$140,799.62	19 total; 0 since its plan	
Hawkeye city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$7,475.67	16 total; 0 since its plan	Includes \$7,475.67 for declarations not counted as hazard incidents (DR-4483-IA).
Maynard city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$24,368.85	12 total; 0 since its plan	
Oelwein city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 8	\$402,150.86	56 total; 3 since its plan	Includes \$4,698.53 for declarations not counted as hazard incidents (DR-4483-IA).
St. Lucas city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$1,154	5 total; 0 since its plan	
Wadena city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 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>	
Waucoma city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 2	\$37,570.03	23 total; 1 since its plan	
West Union city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$76,076.29	31 total; 0 since its plan	
Westgate city	City	Approved, expires 2029-07-16	FMA RL 0, SRL 0; any 0	\$4,279.70	23 total; 0 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	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since 2024-07-17	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Cold Wave	\$6,354,097,187	\$480,094,074	19,509	\$970	\$249,713	\$859,815	under 0.0001%		\$0		
Drought	n/a	\$160,124,125	n/a	n/a	\$1,183,802	n/a	0.739% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$11,116,394,385	n/a	19,509	\$18,887	n/a	\$4,714	0.00017%				
Hail	\$6,354,097,187	\$480,094,074	19,509	\$325,065	\$531,054	\$37,661	0.00512%	\$0			
Heat Wave	\$6,354,097,187	\$480,094,074	19,509	\$3,204	\$6	\$206,779	under 0.0001%		\$0		

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 2024-07-17 <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
Hurricane	\$6,354,097,187	\$480,094,074	19,509	\$1,106	\$3,169	under \$1	under 0.0001%				
Ice Storm	\$6,354,097,187	n/a	19,509	\$21,186	n/a	\$13,693	0.000333%				
Inland Flooding	\$6,350,410,885	\$30,449,682	493	\$7,359,583	\$491,439	\$14,247	n/a (see note)	\$0			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	\$76,809,700	n/a	237	\$190	n/a	\$4,197	0.000248%				
Lightning	\$6,354,097,187	n/a	19,509	\$14,129	n/a	\$53,126	0.000222%				
Strong Wind	\$6,354,097,187	\$480,094,074	19,509	\$476,821	\$133,765	\$412,490	0.0075%	\$3,000	\$0		
Tornado	\$6,354,097,187	\$480,094,074	19,509	\$1,307,675	\$16,755	\$1,046,841	0.0206%				
Wildfire	\$2,032,155,053	\$183,392,758	6,104	\$3,639	\$213	\$529	0.000179%				
Winter Weather	\$6,354,097,187	\$480,094,074	19,509	\$17,256	\$815	\$68,524	0.000272%		\$0		

Totals since 2024-07-17 (Storm Events through 2026-06-30): 6 county-coded records, 6 with a damage value recorded (including \$0), \$3,000; 14 zone-level records, 14 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	19,509
Building value (total, not at risk)	\$6,354,097,187
Agriculture value (total, not at risk)	\$480,094,074
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$12,160,441
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)	\$2,722,617
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	16	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	16	0	16	0	8
of which: Elgin city	0	0	2	0	2	0	0
of which: Oelwein city	0	0	8	0	8	0	4
of which: Clermont city	0	0	1	0	1	0	1
of which: Fayette city	0	0	1	0	1	0	1
of which: Waucoma city	0	0	2	0	2	0	1
of which: Fayette County (unincorporated area)	0	0	2	0	2	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>	Note
Fayette County	190866	0	0	2	0	2	0	1	
Arlington city	190695	0	0	0	0	0	0	0	
Clermont city	190374	0	0	1	0	1	0	1	
Elgin city	190125	0	0	2	0	2	0	0	
Fairbank city	190329	0	0	1	0	1	0	0	Whole community, including the part in Bremer County; none of its repeat-flood properties are in this county.
Fayette city	190376	0	0	1	0	1	0	1	
Hawkeye city	190591	0	0	0	0	0	0	0	
Maynard city	190377	0	0	0	0	0	0	0	
Oelwein city	190126	0	0	8	0	8	0	4	
St. Lucas city	190702	0	0	0	0	0	0	0	
Wadena city	190380	0	0	0	0	0	0	0	
Waucoma city	190381	0	0	2	0	2	0	1	
West Union city	190706	0	0	0	0	0	0	0	
Westgate city	190823	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	0	0	13	0	13	0	6
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	2	0	2	0	2
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 16 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)
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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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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org