

Pottawattamie County, IA

Risk-assessment baseline packet

County FIPS: 19155 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 2029-08-07. Plan: Pottawattamie County (FEMA plan 109500), approved 2024-08-08.

Since the plan was approved on 2024-08-08: no new hazard declaration and 57 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 (\$18,310,042 a year), Tornado (\$14,209,856) and Hail (\$3,874,554).

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; 19155 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 2024-08-08), page 2
4. B1-a: hazard identification, page 5
5. B1-b: hazard location, page 6
6. B1-c: hazard extent, page 7
7. B1-d: previous occurrences, page 9
8. B1-e: probability of future events, page 14
9. B1-f: hazards that vary across jurisdictions, page 16
10. B2-a and B2-b: vulnerability and potential impacts, page 19
11. B2-a: vulnerability (county context), page 20
12. B2-c: repetitive loss properties, page 21
13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2029-08-07	Plan:	Pottawattamie County (FEMA plan 109500)
Approved:	2024-08-08	Days to expiry:	1,042
What changed since your last plan (approved 2024-08-08)			
New federal declarations:	none	Storm Events records since approval:	57 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 5, SRL 6 (44 CFR 77.2); any definition: 41	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: 25 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 <i>negative = days since expiry</i>	Update underway	Notes
Pottawattamie County	County	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		
Avoca city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		
Carson city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-02-13
Carter Lake city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-04-17
Council Bluffs city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-07-28
Crescent city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-07-03
Hancock city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		
Macedonia city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2024-08-27
McClelland city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2024-08-27
Minden city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Neola city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2024-08-27
Oakland city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Treynor city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Underwood city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2024-08-27
Walnut city	City	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2024-08-27
AHSTW Community School District	School/School District	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-02-13
Council Bluffs Community School District	School/School District	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-02-13
Lewis Central Community School District	School/School District	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Riverside Community School District	School/School District	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Treynor Community School District	School/School District	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		this jurisdiction approved 2025-06-27
Tri-Center Community School District	School/School District	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Underwood Community School District	School/School District	Approved, expires 2029-08-07	Pottawattamie County (FEMA plan 109500)	2024-08-08	2029-08-07	1,042		
Heartland Christian Community School District	School/School District	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Iowa Western Community College	College/University	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Albert Catholic Schools	School/School District	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	Pottawattamie County (FEMA plan 109500), pending adoption here	2024-08-08 by FEMA; not yet adopted here	2029-08-07 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 Moderate	Relatively Moderate	\$18,191,272	\$92,114	\$26,656	\$18,310,042	48	
2	Tornado	Relatively High	Relatively High	\$5,714,014	\$14,166	\$8,481,675	\$14,209,856	36	
3	Hail	Relatively High	Relatively High	\$2,336,094	\$869,388	\$669,072	\$3,874,554	205	
4	Cold Wave	Relatively Moderate	Relatively Moderate	\$7,127	\$420,090	\$3,424,498	\$3,851,715	40	
5	Strong Wind	Relatively High	Relatively High	\$1,017,882	\$259,486	\$2,353,664	\$3,631,032	177	Includes 24 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$23,171	\$12	\$2,144,482	\$2,167,665	26	
7	Drought	Relatively Moderate	Relatively High	n/a	\$1,878,676	n/a	\$1,878,676	10	
8	Lightning	Relatively Moderate	Relatively Moderate	\$38,118	n/a	\$587,143	\$625,261	2	
9	Ice Storm	Relatively Moderate	Relatively High	\$448,074	n/a	\$65,417	\$513,491	5	
10	Winter Weather	Relatively Moderate	Relatively High	\$100,763	\$155	\$160,319	\$261,237	86	
11	Wildfire	Relatively Low	Relatively Low	\$134,449	\$687	\$26,349	\$161,485	2	

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 Moderate	Relatively Low	\$7,201	n/a	\$69,351	\$76,553	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Earthquake	Very Low	Very Low	\$49,957	n/a	\$13,270	\$63,227		Storm Events does not record earthquakes.
14	Hurricane	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	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 records (Storm Events records this hazard 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 313 (Very Low, 24.7); tract 215.02 (Very Low, 20.0); tract 305.02 (Very Low, 16.6)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 214 (Relatively Moderate, 99.2); tract 318 (Relatively Moderate, 98.3); tract 317 (Relatively Low, 95.0)
Tornado	tract 313 (Very High, 99.3); tract 215.02 (Very High, 98.8); tract 301 (Very High, 97.9)
Wildfire	tract 214 (Relatively Moderate, 89.8); tract 318 (Relatively Low, 88.3); tract 317 (Relatively Low, 87.3)

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 313 is Census Tract 313). 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	40 records, 1996 to 2026 (40 zone-level)	1 day to 5 days (median 2 days); 35 with a recorded value	5 consecutive days, 2024-01-12 to 2024-01-16, 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)	10 records, 2012 to 2013 (10 zone-level)	274 days; 1 with a recorded value	274 days (about 9.0 months), 2012-07-24 to 2013-04-23, 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.
Hail	hail size (inches)	260 records, 1962 to 2026	0.75 in to 4 in (median 1 in); 260 with a recorded value	4 in hail, 2025-04-17; same size also recorded on 1985-06-23, 2025-04-17	Hail, 1994-04-14, \$50,000 property; \$50 crops (1994 dollars)	Event records naming jurisdictions in the plan: Council Bluffs city (35 records), Oakland city (29 records), Crescent city (16 records), Avoca city (14 records), Treynor city (14 records), Carson city (13 records), Walnut city (12 records), Underwood city (10 records), Minden city (8 records), Macedonia city (7 records); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	26 records, 1999 to 2026 (26 zone-level)	1 day to 13 days (median 2 days); 24 with a recorded value	13 consecutive days, 2001-07-28 to 2001-08-09, zone-level		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)	5 records, 2007 to 2017 (5 zone-level)		No damage reported in 5 records.		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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	48 records, 1997 to 2024 (5 zone-level)		Flash Flood, 2015-09-23, \$5,000,000 property; \$1,000,000 crops (2015 dollars)		Event records naming jurisdictions in the plan: Council Bluffs city (10 records), Avoca city (3 records), Hancock city (3 records), Carter Lake city (2 records), Macedonia city (2 records), Minden city (2 records), Oakland city (1 record), Underwood city (1 record). Zone-level records (5) 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, 1996 to 2004		Lightning, 1996-05-03, damage not reported, 1 direct death, 1 direct injury		Event records naming jurisdictions in the plan: Council Bluffs 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)	25 records, 1996 to 2026 (25 zone-level)	35 kt (40 mph) to 56 kt (64 mph) (median 51 kt (59 mph)); 25 with a recorded value	56 kt (64 mph), measurement type not recorded, High Wind, 1996-02-10; NWS zone IAZ069		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	204 records, 1965 to 2026	50 kt (58 mph) to 95 kt (109 mph) (median 54 kt (62 mph)); 182 with a recorded value	95 kt (109 mph) estimated gust, Thunderstorm Wind, 2014-06-03	Thunderstorm Wind, 2008-06-27, \$11,000,000 property; \$2,200,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Oakland city (23 records), Council Bluffs city (21 records), Treynor city (12 records), Walnut city (12 records), Underwood city (11 records), Avoca city (9 records), Macedonia city (8 records), Carson city (7 records), Hancock city (7 records), Crescent city (5 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	57 records, 1970 to 2024	F/EF0 to F/EF4 (median F/EF1); 56 with a recorded value	F4 tornado, 1976-06-26, 5.1 mi path length (whole path, pre-1996), 200 yd wide, \$2,500,000 property; crops not recorded (1976 dollars), 6 direct injuries	Tornado, 1988-07-15, \$25,000,000 property; crops not recorded (1988 dollars)	Event records naming jurisdictions in the plan: Macedonia city (6 records), Treynor city (5 records), Avoca city (3 records), Carson city (2 records), Council Bluffs city (2 records), Minden city (2 records), Neola city (2 records), Oakland city (2 records), Walnut city (2 records), Carter Lake city (1 record); and 2 more jurisdictions (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)	2 records, 2005 to 2024 (2 zone-level)		Wildfire, 2005-03-06, \$1,000,000 property; crops not reported (2005 dollars), 2 direct injuries (reported for the zone); NWS zone IAZ069		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	86 records, 1996 to 2026 (86 zone-level)		Heavy Snow, 1997-10-25, \$3,000,000 property; \$200,000 crops (1997 dollars); NWS zone IAZ069		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: 26 declarations covering 23 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	\$4,531,670.82	in the 12 months before plan approval; within last 5 years	
2024-05-24	2024-05-20	DR-4784-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$905,613.14	in the 12 months before plan approval; within last 5 years	
2024-05-14	2024-04-26	DR-4779-IA	Major disaster	Severe Storms and Tornadoes	Tornado	\$2,562,256.19	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	\$2,381,983.76		
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	\$12,160,937.10		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2014-07-14	2014-06-03	DR-4181-IA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,339,622.48			
2011-06-27	2011-05-25	DR-1998-IA	Major disaster	Flooding	Inland Flooding	\$16,752,863.97			
2010-03-02	2010-01-19	DR-1880-IA	Major disaster	Severe Winter Storm	Winter Weather	\$10,352.47			
2010-02-25	2009-12-23	DR-1877-IA	Major disaster	Severe Winter Storms and Snowstorm	Winter Weather	\$440,756.91			
2008-05-27	2008-05-25	DR-1763-IA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$3,480,092.63			
2007-05-25	2007-05-05	DR-1705-IA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$891,462.26			
2007-03-30	2007-02-28	EM-3275-IA	Emergency	Snow	Winter Weather	\$173,038.93			
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	PA not declared for this county			
2001-05-02	2001-04-08	DR-1367-IA	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$313,378.52			
1999-07-22	1999-07-02	DR-1282-IA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$3,766,712.50			
1998-07-02	1998-06-13	DR-1230-IA	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding (primary); also designated: Tornado	no Public Assistance recorded			
1997-11-20	1997-10-26	DR-1191-IA	Major disaster	Severe Snowstorms	Winter Weather	no Public Assistance recorded			
1996-08-21	1996-06-15	DR-1133-IA	Major disaster	Severe Storms, and Flooding	Inland Flooding	no Public Assistance recorded			
1993-07-09	1993-04-13	DR-996-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	PA not declared for this county			
1988-07-28	1988-07-15	DR-814-IA	Major disaster	Rain, Winds, & Tornadoes	Tornado	no Public Assistance recorded			
1984-06-27	1984-06-07	DR-715-IA	Major disaster	Severe Storms, Tornadoes, Hail & Floods	Hail; Inland Flooding; Tornado	no Public Assistance recorded			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1972-09-26	1972-09-26	DR-354-IA	Major disaster	Severe Storms & 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		

School districts and special districts in this county: \$652,007.07 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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 <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	40	3	1	5	0	0	1996 to 2026-06-30	
Drought	10	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	260	22	8	43	1	0	1955 to 2026-06-30	
Heat Wave	26	5	3	9	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
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	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	48	0	3	4	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	229	22	10	54	2	0	1955 to 2026-06-30	Includes 24 High Wind and 1 Strong Wind records.
Tornado	57	0	7	15	11	0	1950 to 2026-06-30	
Wildfire	2	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	86	4	2	8	4	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
2025-04-17	Hail	4 in	\$0 property; \$0 crops (2025 dollars)	0, 0	WESTON	new since last plan; within last 5 years	B1-c worst recorded: Hail
2024-04-26	Tornado	EF3, 14.19 mi within this county, 1,900 yd wide	damage not reported	1, 3	MC CLELLAND to MINDEN	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2024-01-12	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone IAZ069 (POTTAWATTAMIE), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2015-09-23	Flash Flood		\$5,000,000 property; \$1,000,000 crops (2015 dollars)	0, 0	CHAUTAUQUA to LAKE MANAWA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2014-06-03	Thunderstorm Wind	95 kt (109 mph) estimated gust	\$0 property; \$0 crops (2014 dollars)	0, 0	BENTLEY to OAKLAND		B1-c worst recorded: Thunderstorm Wind
2012-07-24	Drought		\$0 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone IAZ069 (POTTAWATTAMIE), zone-level		B1-c worst recorded: Drought
2008-06-27	Thunderstorm Wind	80 kt (92 mph) estimated gust	\$11,000,000 property; \$2,200,000 crops (2008 dollars)	2, 1	LAKE MANAWA to MACEDONIA		deaths or injuries recorded
2001-07-28	Heat		damage not reported	0, 0	NWS zone IAZ069 (POTTAWATTAMIE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2001-04-10	Thunderstorm Wind	50 kt (58 mph) estimated	\$20,000 property; crops not reported (2001 dollars)	1, 1	COUNCIL BLUFFS		deaths or injuries recorded
1996-05-03	Lightning		damage not reported	1, 1	LAKE MANAWA		B1-c worst recorded: Lightning
1996-02-10	High Wind	56 kt (64 mph), measurement type not recorded	damage not reported	0, 0	NWS zone IAZ069 (POTTAWATTAMIE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1976-06-26	Tornado	F4, 5.1 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1976 dollars)	0, 6	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (765 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	5.21	event-days per year	about 5.21 days per year	Likely	Storm Events event- days in 18 of 30 years, 1996 to 2025 (60%)	99	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	9.99	event-days per year	about 9.99 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	441	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000599	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0599%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	6.61	events per year	about 6.61 per year	Highly likely	FEMA annualized frequency (modeled)	251.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.79	event-days per year	about 7.79 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	110	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0	events per year	none modeled	Unlikely	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	0.914	event-days per year	about 0.914 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	62	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.25	event-days per year	about 1.25 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	35	1996 to 2023 (28 years)	see B1-f	
Landslide	0.535	events per year (modeled)	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	45.6	days per year with a strike	about 45.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	4.61	events per year	about 4.61 per year	Highly likely	FEMA annualized frequency (modeled)	176	1986 to 2023 (38 years)	countywide	
Tornado	0.82	events per year	about 0.82 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000988	annual probability at a location	chance a given location in the county burns in a year: 0.0988%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	14.1	event-days per year	about 14.1 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	268	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	112	30	3.73
Hail	2.00 in+	1996 to 2025	23	30	0.767
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	112	30	3.73
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	30	30	1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	27	30	0.9
Tornado	EF2-3	1996 to 2025	8	30	0.267
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	30 of 30	56.4	71.3	85.3	Relatively High 4, Relatively Moderate 26
Drought	16 of 30	68.0	92.7	97.9	Relatively High 1, Relatively Moderate 8, Relatively Low 5, Very Low 2, No Rating 14
Earthquake	30 of 30	3.5	8.3	24.7	Very Low 30
Hail	30 of 30	78.7	91.1	98.3	Very High 1, Relatively High 17, Relatively Moderate 12
Heat Wave	30 of 30	50.1	65.2	84.5	Relatively High 1, Relatively Moderate 20, Relatively Low 9
Hurricane	0 of 30				No Rating 30
Ice Storm	30 of 30	55.4	78.1	93.9	Relatively High 1, Relatively Moderate 25, Relatively Low 4
Inland Flooding	30 of 30	4.2	43.4	84.5	Relatively High 1, Relatively Moderate 12, Relatively Low 13, Very Low 4
Landslide	26 of 30	22.1	90.2	99.2	Relatively Moderate 2, Relatively Low 15, Very Low 9, No Rating 4
Lightning	30 of 30	48.7	64.1	85.2	Relatively High 4, Relatively Moderate 25, Relatively Low 1
Strong Wind	30 of 30	81.5	91.5	98.1	Very High 2, Relatively High 26, Relatively Moderate 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	30 of 30	77.7	92.2	99.3	Very High 13, Relatively High 17
Wildfire	24 of 30	22.2	76.5	89.8	Relatively Moderate 1, Relatively Low 16, Very Low 7, No Rating 6
Winter Weather	30 of 30	61.6	76.3	90.5	Relatively High 13, Relatively Moderate 17

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
Pottawattamie County	County	Approved, expires 2029-08-07	FMA RL 4, SRL 4; any 11	\$1,255,703.12	0 total; 0 since its plan	
Avoca city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$279,313.71	29 total; 0 since its plan	
Carson city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$201,438.33	22 total; 1 since its plan	
Carter Lake city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$623,292.18	8 total; 0 since its plan	
Council Bluffs city	City	Approved, expires 2029-08-07	FMA RL 1, SRL 2; any 30	\$19,767,920.22	69 total; 5 since its plan	Includes \$71,136.18 for declarations not counted as hazard incidents (DR-4483-IA).
Crescent city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$1,559,350.68	22 total; 0 since its plan	
Hancock city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$44,980.35	17 total; 1 since its plan	
Macedonia city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$5,105.17	23 total; 2 since its plan	
McClelland city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$2,297.16	0 total; 0 since its plan	
Minden city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,268,533.63	17 total; no approved plan	
Neola city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$6,231.59	11 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>	
Oakland city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$220,360.91	55 total; no approved plan	
Treynor city	City	Plan 109500 approved 2024-08-08, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$18,665.91	31 total; no approved plan	
Underwood city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	\$201,092.82	22 total; 2 since its plan	
Walnut city	City	Approved, expires 2029-08-07	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	26 total; 1 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 2024-08-08 <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	\$18,451,319,834	\$526,920,389	93,646	\$7,127	\$420,090	\$3,424,498	under 0.0001%		\$0		
Drought	n/a	\$283,976,949	n/a	n/a	\$1,878,676	n/a	0.662% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$32,520,448,931	n/a	93,667	\$49,957	n/a	\$13,270	0.000154%				
Hail	\$18,451,349,038	\$526,920,389	93,646	\$2,336,094	\$869,388	\$669,072	0.0127%	\$0			
Heat Wave	\$18,451,319,834	\$526,920,389	93,646	\$23,171	\$12	\$2,144,482	0.000126%		\$0		
Hurricane	\$18,451,349,038	\$526,920,389	93,646	\$0	\$0	\$0	0%				
Ice Storm	\$18,451,279,775	n/a	93,645	\$448,074	n/a	\$65,417	0.00243%				
Inland Flooding	\$18,444,584,871	\$66,759,357	5,687	\$18,191,272	\$92,114	\$26,656	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$854,217,187	n/a	5,472	\$7,201	n/a	\$69,351	0.000843%				
Lightning	\$18,451,349,038	n/a	93,646	\$38,118	n/a	\$587,143	0.000207%				
Strong Wind	\$18,451,349,038	\$526,920,389	93,646	\$1,017,882	\$259,486	\$2,353,664	0.00552%	\$0	\$0		
Tornado	\$18,451,349,038	\$526,920,389	93,646	\$5,714,014	\$14,166	\$8,481,675	0.031%				

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 2024-08-08 <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	\$2,060,173,919	\$85,392,257	13,745	\$134,449	\$687	\$26,349	0.00653%		\$50,000		
Winter Weather	\$18,451,319,834	\$526,920,389	93,646	\$100,763	\$155	\$160,319	0.000546%		\$0		

Totals since 2024-08-08 (Storm Events through 2026-06-30): 36 county-coded records, 36 with a damage value recorded (including \$0), \$0; 21 zone-level records, 21 with a damage value recorded (including \$0), \$50,000 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	93,646
Building value (total, not at risk)	\$18,451,349,038
Agriculture value (total, not at risk)	\$526,920,389
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$31,602,896
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)	\$18,021,897
Social vulnerability rating	Relatively Low
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)	5	Severe repetitive loss, FMA definition (44 CFR 77.2)	6
Repetitive loss, NFIP insurance definition	40	Severe repetitive loss, NFIP insurance definition	3

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	5	6	40	3	41	1	18
of which: Pottawattamie County (unincorporated area)	4	4	10	2	11	1	6
of which: Council Bluffs city	1	2	30	1	30	0	12
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>
Pottawattamie County	190232	4	4	10	2	11	1	6
Avoca city	190233	0	0	0	0	0	0	0
Carson city	190234	0	0	0	0	0	0	0
Carter Lake city	190492	0	0	0	0	0	0	0
Council Bluffs city	190235	1	2	30	1	30	0	12
Crescent city	190723	0	0	0	0	0	0	0
Hancock city	190236	0	0	0	0	0	0	0
Macedonia city	190772	0	0	0	0	0	0	0
McClelland city	195200	0	0	0	0	0	0	0
Minden city	190781	0	0	0	0	0	0	0
Neola city	190493	0	0	0	0	0	0	0
Oakland city	190237	0	0	0	0	0	0	0
Treynor city	190816	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>
Underwood city	190494	0	0	0	0	0	0	0
Walnut city	190676	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	5	5	27	3	27	0	9
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	10	0	10	0	8
non-residential	0	1	3	0	4	1	1
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 35 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/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 (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).

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). Pottawattamie County, IA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 19155). Automated baseline. <https://hazardplain.org/ia/19155/> 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