

Clark County, KS

Risk-assessment baseline packet

County FIPS: 20025 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 2030-07-13. Plan: Region D Hazard Mitigation Plan (FEMA plan 110810), approved 2025-07-14.

Since the plan was approved on 2025-07-14: no new hazard declaration and 12 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): Wildfire (\$1,174,418 a year), Drought (\$1,173,365) and Cold Wave (\$530,594).

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; 20025 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 2030-07-13
Approved: 2025-07-14

Plan: Region D Hazard Mitigation Plan (FEMA plan 110810)
Days to expiry: 1,382

What changed since your last plan (approved 2025-07-14)

New federal declarations: none

Storm Events records since approval: 12 records (data through 2026-06-30)

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

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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Clark County	County	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Ashland city	City	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Englewood city	City	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Minneola city	City	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-19
Ashland Unified School District 220	School/School District	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Minneola Unified School District 219	School/School District	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Ashland Health Center	Hospital/Medical Facility	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
CMS Electric COOP	Electric/Power Authority	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-12
Minneola District Hospital	Hospital/Medical Facility	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-08-14
Southern Pioneer Electric COOP	Electric/Power Authority	Approved, expires 2030-07-13	Region D Hazard Mitigation Plan (FEMA plan 110810)	2025-07-14	2030-07-13	1,382	this jurisdiction approved 2025-12-30

Plan 110810 lists 97 other participants not on this page, 28 of them not covered by it yet (named in the Excel file).

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

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	Wildfire	Relatively Low	Relatively Moderate	\$1,153,778	\$3,158	\$17,482	\$1,174,418	2	
2	Drought	Relatively Moderate	Relatively Moderate	n/a	\$1,173,365	n/a	\$1,173,365	2	
3	Cold Wave	Relatively Low	Relatively Low	\$64	\$71,812	\$458,719	\$530,594	2	
4	Tornado	Relatively Low	Relatively Low	\$220,489	\$4,193	\$228,224	\$452,907	31	
5	Hail	Relatively Low	Relatively Low	\$168,531	\$189,944	\$9,648	\$368,123	432	
6	Inland Flooding	Very Low	Very Low	\$348,925	\$4	\$129	\$349,058	10	
7	Strong Wind	Relatively Low	Relatively Low	\$126,797	\$11,906	\$43,862	\$182,564	135	Includes 16 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Ice Storm	Relatively Low	Relatively Low	\$28,054	n/a	\$4,520	\$32,574	5	
9	Heat Wave	Very Low	Very Low	\$269	\$31	\$23,237	\$23,537	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Winter Weather	Very Low	Relatively Low	\$6,550	\$140	\$11,674	\$18,364	60	
11	Lightning	Very Low	Very Low	\$3,774	n/a	\$14,128	\$17,902	2	
12	Earthquake	Very Low	Very Low	\$11,268	n/a	\$2,180	\$13,448		Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Hurricane	Very Low	Very Low	\$939	\$3,529	under \$1	\$4,469	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$7	n/a	\$4	\$11	0	Declared 1 time; no Storm Events record of this type.

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.

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9671 (Very Low, 34.1)
Hurricane	tract 9671 (Very Low, 46.9)
Landslide	tract 9671 (Very Low, 64.0)
Tornado	tract 9671 (Very High, 94.3)
Wildfire	tract 9671 (Very High, 99.1)

A tract number is the Census tract number (for example 9671 is Census Tract 9671). 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	2 records, 2000 (2 zone-level)	1 day to 3 days (median 2 days); 2 with a recorded value	3 consecutive days, 2000-09-24 to 2000-09-26, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 1996 to 2003 (2 zone-level)	1 day to 31 days (median 16 days); 2 with a recorded value	31 days (1 month), 1996-03-01 to 1996-03-31, 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)	471 records, 1962 to 2025	0.75 in to 4.5 in (median 1 in); 471 with a recorded value	4.5 in hail, 2003-06-28; same size also recorded on 1996-05-09, 1997-08-20, 2002-06-10	Hail, 1997-08-20, \$2,000,000 property; crops not reported (1997 dollars)	Event records naming jurisdictions in the plan: Minneola city (151 records), Ashland city (113 records), Englewood city (73 records).	
Excessive Heat, Heat	heat index (in event narratives)	0					
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, 1997 to 2020 (5 zone-level)		No damage reported in 5 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	10 records, 1997 to 2024 (2 zone-level)		No damage reported in 10 records.		Event records naming jurisdictions in the plan: Minneola city (4 records), Ashland city (1 record), Englewood city (1 record). Zone-level records (2) 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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	2 records, 1996 to 1997		Lightning, 1996-08-10, \$50,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Ashland city (1 record), Englewood 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)	40 kt (46 mph) to 61 kt (70 mph) (median 52 kt (60 mph)); 17 with a recorded value	61 kt (70 mph), measurement type not recorded, High Wind, 1996-01-17; NWS zone KSZ088		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	145 records, 1977 to 2025	50 kt (58 mph) to 78 kt (90 mph) (median 56 kt (64 mph)); 129 with a recorded value	78 kt (90 mph) measured gust, Thunderstorm Wind, 2024-05-19	Thunderstorm Wind, 2021-03-12, \$15,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Minneola city (44 records), Ashland city (33 records), Englewood city (14 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	41 records, 1955 to 2019	F/EF0 to F/EF3 (median F/EF0); 40 with a recorded value	EF3 tornado, 2008-05-23, 11.3 mi within this county, 3,170 yd wide, damage not reported	Tornado, 1994-04-09, \$50,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Minneola city (13 records), Ashland city (4 records), Englewood city (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	2 records, 2017 to 2026 (2 zone-level)		Wildfire, 2017-03-06, \$3,000,000 property; crops not reported (2017 dollars); NWS zone KSZ088		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	60 records, 1996 to 2025 (60 zone-level)		No damage reported in 60 records.		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 17 declarations covering 13 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>	Flag
2024-09-24	2024-06-26	DR-4824-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$132,139.11	in the mor bef plan app with last year
2023-10-26	2023-07-14	DR-4747-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded	with last year
2022-05-25	2022-03-17	DR-4654-KS	Major disaster	Severe Winter Storms and Straight-Line Winds	Winter Weather (primary); also designated: Strong Wind	no Public Assistance recorded	with last year
2020-03-29	2020-01-20	DR-4504-KS	Major disaster	COVID-19 Pandemic	Non-natural, not counted	none placed in this county by FEMA's record; \$16,404.82 for this declaration is not placed in any county (see the state page)	
2020-03-13	2020-01-20	EM-3481-KS	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	
2019-06-20	2019-04-28	DR-4449-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, Flooding, Landslides, and Mudslides	Inland Flooding; Landslide; Strong Wind; Tornado	none placed in this county by FEMA's record; \$141,084.67 for this declaration is not placed in any county (see the state page)	
2017-03-06	2017-03-04	FM-5171-KS	Fire management	Clark County Fire	Wildfire	no Public Assistance recorded	
2017-02-24	2017-01-13	DR-4304-KS	Major disaster	Severe Winter Storm	Ice Storm	\$65,807.11	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Fla
2013-10-22	2013-07-22	DR-4150-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,634.31	
2009-06-24	2009-03-26	DR-1848-KS	Major disaster	Severe Winter Storm and Record and Near Record Snow	Winter Weather	\$14,591.64	
2008-07-09	2008-05-22	DR-1776-KS	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	\$10,183.64	
2008-02-01	2007-12-06	DR-1741-KS	Major disaster	Severe Winter Storms	Winter Weather	\$40,044.34	
2007-12-12	2007-12-06	EM-3282-KS	Emergency	Severe Winter Storms	Winter Weather	no Public Assistance recorded	
2007-01-07	2006-12-28	DR-1675-KS	Major disaster	Severe Winter Storm	Winter Weather	\$2,784.87	
2005-09-10	2005-09-01	EM-3236-KS	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2005-02-08	2005-01-04	DR-1579-KS	Major disaster	Severe Winter Storms, Heavy Rains, and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded	
1973-05-02	1973-05-02	DR-378-KS	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1982-06-28	1982-06-28	DR-663-KS	Major disaster	Severe Storms and Flooding	Inland Flooding
1958-11-06	1958-11-06	DR-88-KS	Major disaster	Floods	Inland Flooding
1957-09-05	1957-09-05	DR-81-KS	Major disaster	Floods	Inland Flooding
1955-05-27	1955-05-27	DR-34-KS	Major disaster	Tornado	Tornado

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

Public Assistance not placed in any Kansas county: 4 rows, \$183,565.84; listed on the Kansas 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	2	0	0	0	0	0	1996 to 2026-06-30	
Drought	2	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	471	7	2	17	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	1	0	1996 to 2026-06-30	
Inland Flooding	10	0	0	1	7	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	162	4	4	24	5	0	1955 to 2026-06-30	Includes 16 High Wind and 1 Strong Wind records.
Tornado	41	0	0	0	5	0	1950 to 2026-06-30	
Wildfire	2	1	0	1	1	0	1996 to 2026-06-30	
Winter Weather	60	0	1	5	5	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-02-17	Wildfire		damage not reported	0, 2	NWS zone KSZ088 (CLARK), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2024-05-19	Thunderstorm Wind	78 kt (90 mph) measured gust	\$0 property; \$0 crops (2024 dollars)	0, 0	MINNEOLA	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-03-12	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$15,000 property; \$0 crops (2021 dollars)	0, 0	MINNEOLA		B1-c most damaging: Thunderstorm Wind
2017-03-06	Wildfire		\$3,000,000 property; crops not reported (zone total, 2017 dollars)	0, 0	NWS zone KSZ088 (CLARK), zone-level		B1-c worst recorded: Wildfire
2008-05-23	Tornado	EF3, 11.3 mi within this county, 3,170 yd wide	damage not reported	0, 0	CLARK STATE LAKE		B1-c worst recorded: Tornado
2003-06-28	Hail	4.5 in	damage not reported	0, 0	ENGLEWOOD		B1-c worst recorded: Hail
2000-09-24	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone KSZ088 (CLARK), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1997-08-20	Hail	4.5 in	\$2,000,000 property; crops not reported (1997 dollars)	0, 0	MINNEOLA		B1-c most damaging: Hail
1996-08-10	Lightning		\$50,000 property; crops not reported (1996 dollars)	0, 0	ASHLAND		B1-c worst recorded: Lightning
1996-03-01	Drought		damage not reported	0, 0	NWS zone KSZ088 (CLARK), zone-level		B1-c worst recorded: Drought
1996-01-17	High Wind	61 kt (70 mph), measurement type not recorded	damage not reported	0, 0	NWS zone KSZ088 (CLARK), zone-level		B1-c worst recorded: High Wind and Strong Wind
1994-04-09	Tornado	F2, 0.8 mi path length (whole path, pre-1996), 200 yd wide	\$50,000 property; crops not recorded (1994 dollars)	0, 0	Ashland		B1-c most damaging: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (757 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	2.32	event-days per year	about 2.32 days per year	Possible	Storm Events event- days in 1 of 30 years, 1996 to 2025 (3.33%)	44	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	79.3	event-days per year	about 79.3 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	2,002	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000699	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0699%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	10	events per year	about 10 per year	Highly likely	FEMA annualized frequency (modeled)	380.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.37	event-days per year	about 3.37 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	51	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
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	0.512	event-days per year	about 0.512 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.286	event-days per year	about 0.286 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	8	1996 to 2023 (28 years)	see B1-f	
Landslide	0.241	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	46.3	days per year with a strike	about 46.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.56	events per year	about 4.56 per year	Highly likely	FEMA annualized frequency (modeled)	174	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	0.89	events per year	about 0.89 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0104	annual probability at a location	chance a given location in the county burns in a year: 1.04%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	9.68	event-days per year	about 9.68 days per year	Likely	Storm Events event-days in 26 of 30 years, 1996 to 2025 (86.7%)	184	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	207	30	6.9
Hail	2.00 in+	1996 to 2025	59	30	1.97
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	86	30	2.87
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	25	30	0.833
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	30	30	1
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

NRI risk score of the county's single census tract

Source: 5

Hazard	Tract score <i>NRI score, 0 to 100</i>	Rating
Cold Wave	96.4	Very High
Drought	99.5	Relatively High
Earthquake	34.1	Very Low
Hail	98.6	Very High
Heat Wave	35.6	Relatively Low
Hurricane	46.9	Very Low
Ice Storm	90.7	Relatively High
Inland Flooding	27.5	Relatively Low
Landslide	64.0	Very Low
Lightning	66.1	Relatively Moderate
Strong Wind	97.0	Very High
Tornado	94.3	Very High

Hazard	Tract score	Rating
	<i>NRI score, 0 to 100</i>	
Wildfire	99.1	Very High
Winter Weather	92.3	Relatively High

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Clark County	County	Approved, expires 2030-07-13	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan
Ashland city	City	Approved, expires 2030-07-13	FMA RL 0, SRL 0; any 0	\$61,241.22	152 total; 2 since its plan
Englewood city	City	Approved, expires 2030-07-13	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	91 total; 0 since its plan
Minneola city	City	Approved, expires 2030-07-13	FMA RL 0, SRL 0; any 0	\$2,784.87	212 total; 4 since its plan

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-07-14 <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	\$1,036,418,892	\$143,471,954	1,991	\$64	\$71,812	\$458,719	under 0.0001%				
Drought	n/a	\$12,345,868	n/a	n/a	\$1,173,365	n/a	9.5% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$1,989,322,476	n/a	1,991	\$11,268	n/a	\$2,180	0.000566%				
Hail	\$1,036,418,892	\$143,471,954	1,991	\$168,531	\$189,944	\$9,648	0.0163%	\$0			
Heat Wave	\$1,036,418,892	\$143,471,954	1,991	\$269	\$31	\$23,237	under 0.0001%				
Hurricane	\$1,036,418,892	\$143,471,954	1,991	\$939	\$3,529	under \$1	under 0.0001%				
Ice Storm	\$1,036,418,892	n/a	1,991	\$28,054	n/a	\$4,520	0.00271%				
Inland Flooding	\$1,036,273,243	\$1,336	7	\$348,925	\$4	\$129	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	\$3,141,836	n/a	4	\$7	n/a	\$4	0.000228%				
Lightning	\$1,036,418,892	n/a	1,991	\$3,774	n/a	\$14,128	0.000364%				
Strong Wind	\$1,036,418,892	\$143,471,954	1,991	\$126,797	\$11,906	\$43,862	0.0122%	\$0	\$0		
Tornado	\$1,036,418,892	\$143,471,954	1,991	\$220,489	\$4,193	\$228,224	0.0213%				

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 2025-07-14 <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	\$307,824,327	\$98,767,035	599	\$1,153,778	\$3,158	\$17,482	0.375%				
Winter Weather	\$1,036,418,892	\$143,471,954	1,991	\$6,550	\$140	\$11,674	0.000632%				

Totals since 2025-07-14 (Storm Events through 2026-06-30): 9 county-coded records, 9 with a damage value recorded (including \$0), \$0; 3 zone-level records, 2 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	1,991
Building value (total, not at risk)	\$1,036,418,892
Agriculture value (total, not at risk)	\$143,471,954
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$3,527,529
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)	\$813,806
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	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>
Clark County	200048	0	0	0	0	0	0	0
Ashland city	200049	0	0	0	0	0	0	0
Englewood city	200050	0	0	0	0	0	0	0
Minneola city	200051	0	0	0	0	0	0	0

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

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

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

Sources: 1, 4

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

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

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

Exact counts; no count suppression.

Sources

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

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 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)
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 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_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)
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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.

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