

Clay County, MO

Risk-assessment baseline packet

County FIPS: 29047 **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 2030-12-01. Plan: Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970), approved 2025-12-02.

Since the plan was approved on 2025-12-02: no new hazard declaration and 3 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 (\$43,287,079 a year), Cold Wave (\$26,296,548) and Tornado (\$20,730,629).

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; 29047 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 2030-12-01	Plan:	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)
Approved:	2025-12-02	Days to expiry:	1,523

What changed since your last plan (approved 2025-12-02)

New federal declarations:	none	Storm Events records since approval:	3 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 8, SRL 16 (44 CFR 77.2); any definition: 69	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: 15 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
Clay County	County	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Excelsior Springs city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Gladstone city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Independence city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Kansas City city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Kearney city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Lawson city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Liberty city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
North Kansas City city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Pleasant Valley city	City	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Smithville city	City	Plan 110970 approved 2025-12-02, pending adoption here; not yet eligible	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970), pending adoption here	2025-12-02 by FEMA; not yet adopted here	2030-12-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Excelsior Springs 40 School District	School/School District	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Lawson R-XIV School District	School/School District	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
North Kansas City 74 School District	School/School District	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		
Platte County R-III School District	School/School District	Approved, expires 2030-12-01	Mid-America Regional Council (MARC) Multi-Jurisdictional HM Plan Update (FEMA plan 110970)	2025-12-02	2030-12-01	1,523		

Plan 110970 lists 38 other participants not on this page, 1 of them not covered by it yet (named in the Excel file).

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	\$42,294,116	\$317,090	\$675,873	\$43,287,079	126	
2	Cold Wave	Relatively High	Very High	\$13,231	\$4,620	\$26,278,696	\$26,296,548	11	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively High	Relatively High	\$7,984,991	\$1,681	\$12,743,956	\$20,730,629	18	
4	Heat Wave	Relatively High	Relatively High	\$55,794	\$2	\$11,859,909	\$11,915,705	22	
5	Hail	Relatively High	Relatively High	\$6,152,766	\$15,920	\$384,185	\$6,552,871	337	
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$253,558	\$7,352	\$702,795	\$963,705	308	Includes 6 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
7	Lightning	Relatively Moderate	Relatively Moderate	\$70,499	n/a	\$774,554	\$845,053	2	
8	Earthquake	Relatively Low	Relatively Low	\$594,232	n/a	\$168,509	\$762,741		Storm Events does not record earthquakes.
9	Ice Storm	Relatively Moderate	Relatively High	\$499,328	n/a	\$142,850	\$642,178	10	
10	Winter Weather	Relatively Moderate	Relatively High	\$117,888	\$48	\$147,929	\$265,865	42	
11	Wildfire	Relatively Low	Relatively Low	\$185,684	\$104	\$39,478	\$225,266	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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	Drought	Relatively Low	Relatively Low	n/a	\$125,061	n/a	\$125,061	21	
13	Landslide	Relatively Low	Relatively Low	\$4,178	n/a	\$9,813	\$13,991	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
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 wildfire and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 221 (Relatively Low, 76.9); tract 222 (Relatively Low, 67.0); tract 216.02 (Relatively Low, 49.6)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 216.02 (Relatively Moderate, 96.1); tract 217.04 (Relatively Low, 94.6); tract 206.02 (Relatively Low, 91.1)
Tornado	tract 221 (Very High, 99.8); tract 213.13 (Very High, 95.5); tract 220 (Very High, 94.9)
Wildfire	tract 216.02 (Relatively Moderate, 89.2); tract 218.06 (Relatively Moderate, 88.6); tract 219 (Relatively Low, 87.2)

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 221 is Census Tract 221). 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	10 records, 1997 to 2025 (10 zone-level)	1 day to 22 days (median 4 days); 8 with a recorded value	December 2000 (1 monthly summary record), zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	21 records, 2000 to 2025 (21 zone-level)	5 days to 243 days (median 64 days); 6 with a recorded value	243 days (8 months), 2012-07-01 to 2013-02-28, a run of 8 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)	463 records, 1955 to 2026	0.75 in to 4 in (median 1 in); 462 with a recorded value	4 in hail, 1965-09-13	Hail, 1995-04-16, \$2,000,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Liberty city (58 records), Kearney city (43 records), Smithville city (37 records), Excelsior Springs city (32 records), Gladstone city (26 records), North Kansas City city (14 records), Kansas City city (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	22 records, 1999 to 2023 (22 zone-level)	1 day to 14 days (median 5 days); 19 with a recorded value	14 consecutive days, 1999-07-18 to 1999-07-31, 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)	10 records, 1996 to 2020 (10 zone-level)		Ice Storm, 2002-01-30, \$22,000 property; crops not reported (2002 dollars); NWS zone MOZ029		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)	126 records, 1996 to 2022 (45 zone-level)		Flash Flood, 1998-10-04, \$4,000,000 property; crops not reported (1998 dollars)		Event records naming jurisdictions in the plan: North Kansas City city (10 records), Kearney city (7 records), Liberty city (7 records), Smithville city (6 records), Excelsior Springs city (5 records), Gladstone city (3 records). Zone-level records (45) 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, 2017 to 2019		Lightning, 2017-06-16, \$1,000 property; \$0 crops (2017 dollars)		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	6 records, 1996 to 2021 (6 zone-level)	52 kt (60 mph) to 75 kt (86 mph) (median 56 kt (64 mph)); 6 with a recorded value	75 kt (86 mph) measured gust, High Wind, 2008-06-02; NWS zone MOZ029		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	374 records, 1957 to 2026	50 kt (58 mph) to 90 kt (104 mph) (median 52 kt (60 mph)); 332 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1998-06-29	Thunderstorm Wind, 2000-08-19, \$800,000 property; crops not reported (2000 dollars)	Event records naming jurisdictions in the plan: Liberty city (43 records), Smithville city (31 records), Excelsior Springs city (27 records), Kearney city (27 records), North Kansas City city (15 records), Gladstone city (10 records), Lawson city (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	36 records, 1955 to 2024	F/EF0 to F/EF4 (median F/EF1); 36 with a recorded value	F4 tornado, 2003-05-04, 5 mi within this county, 200 yd wide, \$31,000,000 property; crops not reported (2003 dollars), 13 direct injuries	Tornado, 2003-05-04, \$60,000,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Gladstone city (3 records), Liberty city (3 records), Smithville city (3 records), Excelsior Springs city (2 records), Kearney city (1 record), North Kansas City city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	42 records, 1996 to 2026 (42 zone-level)		Heavy Snow, 1996-10-22, \$250,000 property; crops not reported (1996 dollars); NWS zone MOZ029		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.

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 25 declarations covering 22 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-26	2020-01-20	DR-4490-MO	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$32,911,331.66	
2020-03-13	2020-01-20	EM-3482-MO	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4490
2019-07-09	2019-04-29	DR-4451-MO	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
2015-08-07	2015-05-15	DR-4238-MO	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,368,672.72	
2011-06-30	2011-06-01	EM-3325-MO	Emergency	Flooding	Inland Flooding	no Public Assistance recorded	
2011-02-03	2011-01-31	EM-3317-MO	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	
2009-01-30	2009-01-26	EM-3303-MO	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded	
2007-12-12	2007-12-08	EM-3281-MO	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded	
2007-06-11	2007-05-05	DR-1708-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	\$61,818.83	FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2005-09-10	2005-08-29	EM-3232-MO	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2004-06-11	2004-05-18	DR-1524-MO	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county	
2003-05-06	2003-05-04	DR-1463-MO	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$716,319.65	
2002-02-06	2002-01-29	DR-1403-MO	Major disaster	Severe Winter Ice Storm	Ice Storm	\$1,113,680.80	
1998-10-14	1998-10-04	DR-1253-MO	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	no Public Assistance recorded	
1994-04-21	1994-04-09	DR-1023-MO	Major disaster	Severe Storms, Tornadoes, Flooding	Inland Flooding; Tornado	PA not declared for this county	
1993-07-09	1993-06-10	DR-995-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1990-05-24	1990-05-15	DR-867-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
1982-08-26	1982-08-26	DR-667-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county	
1977-09-14	1977-09-14	DR-538-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1977-05-07	1977-05-07	DR-535-MO	Major disaster	Tornadoes & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded	
1976-09-24	1976-09-24	EM-3017-MO	Emergency	Drought	Drought	no Public Assistance recorded	
1974-06-10	1974-06-10	DR-439-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1973-11-01	1973-11-01	DR-407-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1973-04-19	1973-04-19	DR-372-MO	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
1965-07-27	1965-07-27	DR-203-MO	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
1964-07-08	1964-07-08	DR-173-MO	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-05-27	1961-05-27	DR-114-MO	Major disaster	Floods	Inland Flooding
1960-04-20	1960-04-20	DR-100-MO	Major disaster	Floods	Inland Flooding
1957-05-22	1957-05-22	DR-75-MO	Major disaster	Tornadoes & Floods	Tornado (primary); also designated: Inland Flooding

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

Public Assistance filed under this county for declarations that do not list it: 6 rows, \$270,150.04

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1961-MO	2011-03-23	Severe Winter Storm and Snowstorm	DO NOT USE WOOD HEIGHTS, CITY OF (2)	\$4,269.86
DR-1934-MO	2010-08-17	Severe Storms, Flooding, and Tornadoes	DO NOT USE WOOD HEIGHTS, CITY OF (2)	\$36,450.98
DR-1847-MO	2009-06-19	Severe Storms, Tornadoes, and Flooding	DO NOT USE WOOD HEIGHTS, CITY OF (2)	\$4,216.88
DR-1736-MO	2007-12-27	Severe Winter Storms	Platte Clay Electric Cooperative, Inc.	\$216,579.85
DR-1631-MO	2006-03-16	Severe Storms, Tornadoes and Flooding	Platte Clay Electric Cooperative, Inc.	\$7,882.47
DR-1631-MO	2006-03-16	Severe Storms, Tornadoes and Flooding	DO NOT USE WOOD HEIGHTS, CITY OF (2)	\$750

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

Public Assistance not placed in any Missouri county: 24 rows, \$2,272,582.85; listed on the Missouri 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	11	0	1	3	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	21	0	2	7	1	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	463	1	16	37	0	0	1955 to 2026-06-30	
Heat Wave	22	0	0	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	10	0	0	0	3	0	1996 to 2026-06-30	
Inland Flooding	126	0	0	1	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	

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
Strong Wind	380	1	38	73	1	0	1955 to 2026-06-30	Includes 6 High Wind records.
Tornado	36	0	0	1	8	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	42	1	0	3	1	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2017-06-16	Lightning		\$1,000 property; \$0 crops (2017 dollars)	0, 0	PARADISE	B1-c worst recorded: Lightning
2008-06-02	High Wind	75 kt (86 mph) measured gust	\$4,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone MOZ029 (CLAY), zone-level	B1-c worst recorded: High Wind and Strong Wind
2003-07-26	Heat		damage not reported	1, 0	NWS zone MOZ029 (CLAY), zone-level	deaths or injuries recorded
2003-05-04	Tornado	F4, 5 mi within this county, 200 yd wide	\$31,000,000 property; crops not reported (2003 dollars)	0, 13	GLADSTONE	deaths or injuries recorded
2002-01-30	Ice Storm		\$22,000 property; crops not reported (zone total, 2002 dollars)	0, 0	NWS zone MOZ029 (CLAY), zone-level	B1-c worst recorded: Ice Storm
2001-07-06	Heat		damage not reported	1, 0	NWS zone MOZ029 (CLAY), zone-level	deaths or injuries recorded
2000-12-10	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone MOZ029 (CLAY), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-07-18	Heat		damage not reported	0, 0	NWS zone MOZ029 (CLAY), zone-level	B1-c worst recorded: Excessive Heat, Heat
1998-10-04	Flash Flood		\$4,000,000 property; crops not reported (1998 dollars)	0, 0	MOSBY	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1998-06-29	Thunderstorm Wind	90 kt (104 mph), measurement type not recorded	damage not reported	0, 0	LIBERTY	B1-c worst recorded: Thunderstorm Wind
1996-10-22	Heavy Snow		\$250,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone MOZ029 (CLAY), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1965-09-13	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,113 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

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	2.53	event-days per year	about 2.53 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	48	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	12.7	event-days per year	about 12.7 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	469	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00103	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.103%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	8.47	events per year	about 8.47 per year	Highly likely	FEMA annualized frequency (modeled)	322.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	14.8	event-days per year	about 14.8 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	168	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	0.849	event-days per year	about 0.849 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	58	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.04	event-days per year	about 3.04 days per year	Likely	Storm Events event- days in 23 of 30 years, 1996 to 2025 (76.7%)	85	1996 to 2023 (28 years)	see B1-f	
Landslide	0.2	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	48.9	days per year with a strike	about 48.9 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	6.44	events per year	about 6.44 per year	Highly likely	FEMA annualized frequency (modeled)	245	1986 to 2023 (38 years)	countywide	
Tornado	0.271	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000818	annual probability at a location	chance a given location in the county burns in a year: 0.0818%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	11.2	event-days per year	about 11.2 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	213	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	201	30	6.7
Hail	2.00 in+	1996 to 2025	25	30	0.833
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	259	30	8.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	39	30	1.3
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	11	30	0.367
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	2	30	0.0667
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	55 of 55	66.4	93.2	97.9	Very High 17, Relatively High 37, Relatively Moderate 1
Drought	30 of 55	67.2	76.2	93.1	Relatively Moderate 1, Relatively Low 11, Very Low 18, No Rating 25
Earthquake	55 of 55	7.9	24.9	76.9	Relatively Low 8, Very Low 47
Hail	55 of 55	72.7	89.4	99.7	Very High 1, Relatively High 30, Relatively Moderate 24
Heat Wave	55 of 55	54.2	90.1	95.4	Relatively High 45, Relatively Moderate 9, Relatively Low 1
Hurricane	0 of 55				No Rating 55
Ice Storm	55 of 55	32.2	66.8	95.9	Relatively High 1, Relatively Moderate 20, Relatively Low 33, Very Low 1
Inland Flooding	55 of 55	2.1	44.3	99.8	Very High 1, Relatively High 6, Relatively Moderate 16, Relatively Low 28, Very Low 4
Landslide	55 of 55	44.1	78.8	96.1	Relatively Moderate 1, Relatively Low 21, Very Low 33
Lightning	55 of 55	18.9	53.4	81.6	Relatively High 1, Relatively Moderate 34, Relatively Low 19, Very Low 1
Strong Wind	55 of 55	18.8	47.1	81.4	Relatively Moderate 8, Relatively Low 46, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	55 of 55	54.0	86.4	99.8	Very High 5, Relatively High 42, Relatively Moderate 8
Wildfire	53 of 55	21.5	67.8	89.2	Relatively Moderate 2, Relatively Low 21, Very Low 30, No Rating 2
Winter Weather	55 of 55	31.9	60.4	92.9	Relatively High 1, Relatively Moderate 46, Relatively Low 8

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
Clay County	County	Approved, expires 2030-12-01	FMA RL 1, SRL 1; any 3	\$677,941.75	0 total; 0 since its plan	
Excelsior Springs city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 3; any 10	\$96,057.62	66 total; 0 since its plan	
Gladstone city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 3	\$905,731.05	42 total; 0 since its plan	Includes \$40,885.81 for declarations not counted as hazard incidents (DR-4490-MO).
Independence city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 1; any 18	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Jackson County; none of its repeat-flood properties are in this county.
Kansas City city	City	Approved, expires 2030-12-01	FMA RL 2, SRL 32; any 152	no Public Assistance recorded	3 total; 0 since its plan	Whole community, including the part in Jackson County and Platte County; in-county portion (county table): FMA RL 0, FMA SRL 5, NFIP RL 18, NFIP SRL 5, any category 18.
Kearney city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 0	\$33,031.36	78 total; 1 since its plan	
Lawson city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Liberty city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 0	\$500,248.27	111 total; 0 since its plan	
North Kansas City city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 1	\$105,121.32	40 total; 0 since its plan	Includes \$48,877.51 for declarations not counted as hazard incidents (DR-4490-MO).
Pleasant Valley city	City	Approved, expires 2030-12-01	FMA RL 0, SRL 0; any 0	\$19,385.68	0 total; 0 since its plan	
Smithville city	City	Plan 110970 approved 2025-12-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 8	\$423,798.55	77 total; no approved 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 2025-12-02 <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	\$57,818,291,932	\$44,735,484	252,904	\$13,231	\$4,620	\$26,278,696	under 0.0001%				
Drought	n/a	\$20,865,165	n/a	n/a	\$125,061	n/a	0.599% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$100,258,020,149	n/a	253,335	\$594,232	n/a	\$168,509	0.000593%				
Hail	\$57,818,291,932	\$44,735,484	252,904	\$6,152,766	\$15,920	\$384,185	0.0106%				
Heat Wave	\$57,818,291,932	\$44,735,484	252,904	\$55,794	\$2	\$11,859,909	under 0.0001%				
Hurricane	\$57,818,291,932	\$44,735,484	252,904	\$0	\$0	\$0	0%				
Ice Storm	\$57,813,367,328	n/a	252,870	\$499,328	n/a	\$142,850	0.000864%				
Inland Flooding	\$57,798,170,054	\$8,941,710	3,344	\$42,294,116	\$317,090	\$675,873	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	\$1,322,680,773	n/a	6,275	\$4,178	n/a	\$9,813	0.000316%				
Lightning	\$57,818,291,932	n/a	252,904	\$70,499	n/a	\$774,554	0.000122%				
Strong Wind	\$57,818,291,932	\$44,735,484	252,904	\$253,558	\$7,352	\$702,795	0.000439%				
Tornado	\$57,818,291,932	\$44,735,484	252,904	\$7,984,991	\$1,681	\$12,743,956	0.0138%				

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 2025-12-02 <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	\$3,632,367,529	\$17,926,633	31,881	\$185,684	\$104	\$39,478	0.00511%				
Winter Weather	\$57,818,291,932	\$44,735,484	252,904	\$117,888	\$48	\$147,929	0.000204%				

Totals since 2025-12-02 (Storm Events through 2026-06-30): 2 county-coded records, 0 with a damage value recorded (including \$0), \$0; 1 zone-level records, 0 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	252,904
Building value (total, not at risk)	\$57,818,291,932
Agriculture value (total, not at risk)	\$44,735,484
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$58,698,145
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)	\$53,928,547
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	8	Severe repetitive loss, FMA definition (44 CFR 77.2)	16
Repetitive loss, NFIP insurance definition	68	Severe repetitive loss, NFIP insurance definition	14

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	8	16	68	14	69	1	13
of which: Clay County (unincorporated area)	1	1	3	1	3	0	0
of which: Avondale city (community ID not in plan data)	0	1	3	1	3	0	1
of which: Claycomo village (community ID not in plan data)	5	4	13	4	13	0	3
of which: Excelsior Springs city	0	3	10	2	10	0	3
of which: Gladstone city	0	0	3	0	3	0	1
of which: Missouri City city (community ID not in plan data)	0	0	1	0	1	0	0
of which: Mosby city (community ID not in plan data)	2	2	7	1	8	1	1
of which: North Kansas City city	0	0	1	0	1	0	0
of which: Kansas City city	0	5	18	5	18	0	4
of which: Smithville city	0	0	8	0	8	0	0
of which: Birmingham village (community ID not in plan data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	3	0	3	0	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Clay County	290086	1	1	3	1	3	0	0	
Excelsior Springs city	290090	0	3	10	2	10	0	3	
Gladstone city	290091	0	0	3	0	3	0	1	
Independence city	290172	0	1	18	1	18	0	4	Whole community, including the part in Jackson County; none of its repeat-flood properties are in this county.
Kansas City city	290173	2	32	149	29	152	3	28	Whole community, including the part in Jackson County and Platte County; in-county portion (county table): FMA RL 0, FMA SRL 5, NFIP RL 18, NFIP SRL 5, any category 18.
Kearney city	290095	0	0	0	0	0	0	0	
Lawson city	290705	0	0	0	0	0	0	0	
Liberty city	290096	0	0	0	0	0	0	0	
North Kansas City city	290099	0	0	1	0	1	0	0	
Pleasant Valley city	290100	0	0	0	0	0	0	0	
Smithville city	295271	0	0	8	0	8	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	3	10	44	9	45	1	8
2 to 4 unit residential	5	1	9	1	9	0	0
other residential	0	1	2	1	2	0	0
non-residential	0	4	13	3	13	0	5
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 60 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)
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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