

St. Charles County, MO

Risk-assessment baseline packet

County FIPS: 29183 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 2030-08-19. Plan: East-West Gateway (FEMA plan 110991), approved 2025-08-20.

Since the plan was approved on 2025-08-20: no new hazard declaration and 26 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 (\$115,943,950 a year), Tornado (\$27,566,687) and Earthquake (\$22,498,114).

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; 29183 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 2030-08-19	Plan:	East-West Gateway (FEMA plan 110991)
Approved:	2025-08-20	Days to expiry:	1,419
What changed since your last plan (approved 2025-08-20)			
New federal declarations:	none	Storm Events records since approval:	26 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 71, SRL 446 (44 CFR 77.2); any definition: 823	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: 14 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
St. Charles County	County Subdivision	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
Cottleville city	City	Plan 110991 approved 2025-08-20, pending adoption here; not yet eligible	East-West Gateway (FEMA plan 110991), pending adoption here	2025-08-20 by FEMA; not yet adopted here	2030-08-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake St. Louis city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		this jurisdiction approved 2025-10-15
New Melle city	City	Plan 110991 approved 2025-08-20, pending adoption here; not yet eligible	East-West Gateway (FEMA plan 110991), pending adoption here	2025-08-20 by FEMA; not yet adopted here	2030-08-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
O'Fallon city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		this jurisdiction approved 2025-10-15
St. Charles city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
St. Peters city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
Weldon Spring city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
Wentzville city	City	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
St. Charles R-VI School District	School/School District	Plan 110991 approved 2025-08-20, pending adoption here; not yet eligible	East-West Gateway (FEMA plan 110991), pending adoption here	2025-08-20 by FEMA; not yet adopted here	2030-08-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Washington School District	School/School District	Expired on 2026-09-02	Warren County (2021) (FEMA plan 107702)	2021-09-02	2026-09-02	-28	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fort Zumwalt School District	School/School District	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
St. Charles Chief of Police	Special District	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		
Wentzville Fire Protection District	Fire/EMS District	Approved, expires 2030-08-19	East-West Gateway (FEMA plan 110991)	2025-08-20	2030-08-19	1,419		this jurisdiction approved 2025-10-15

Plan 110991 lists 61 other participants not on this page, 10 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 High	Relatively High	\$115,118,910	\$295,968	\$529,072	\$115,943,950	62	
2	Tornado	Relatively High	Relatively High	\$11,073,968	\$3,019	\$16,489,699	\$27,566,687	24	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$15,652,099	n/a	\$6,846,015	\$22,498,114		Storm Events does not record earthquakes.
4	Cold Wave	Relatively High	Relatively High	\$77	\$62,342	\$15,103,764	\$15,166,183	5	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).
5	Heat Wave	Relatively Moderate	Relatively High	\$1,291	\$4	\$11,649,133	\$11,650,427	78	
6	Strong Wind	Very High	Very High	\$1,239,698	\$56,011	\$8,367,178	\$9,662,886	318	Includes 13 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hail	Relatively High	Relatively High	\$8,997,164	\$2,495	\$296,548	\$9,296,207	296	
8	Lightning	Relatively High	Relatively High	\$173,548	n/a	\$1,847,113	\$2,020,661	6	
9	Winter Weather	Relatively High	Relatively High	\$273,317	\$67	\$384,523	\$657,907	54	Includes 2 Sleet records (outside NRI's Winter Weather definition).
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$369,565	n/a	\$46,498	\$416,063	5	
11	Landslide	Relatively Moderate	Relatively Low	\$16,254	n/a	\$127,411	\$143,665	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	Wildfire	Very Low	Relatively Low	\$115,278	\$29	\$19,646	\$134,953	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Drought	Relatively Low	Relatively Low	n/a	\$56,087	n/a	\$56,087	9	
14	Hurricane	Very Low	Very Low	\$11,569	\$1,527	\$32	\$13,128	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and wildfire records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 3106.01 (Relatively High, 94.5); tract 3115 (Relatively High, 93.0); tract 3101 (Relatively High, 92.6)
Hurricane	tract 3101 (Very Low, 33.7); tract 3115 (Very Low, 29.6); tract 3122.04 (Very Low, 28.7)
Landslide	tract 3122.04 (Relatively High, 99.6); tract 3111.03 (Relatively Low, 93.2); tract 3111.32 (Relatively Low, 91.7)
Tornado	tract 3120.96 (Very High, 94.8); tract 3111.03 (Very High, 94.6); tract 3118.02 (Very High, 94.2)
Wildfire	tract 3122.06 (Relatively Low, 87.9); tract 3122.04 (Relatively Low, 87.2); tract 3120.03 (Relatively Low, 83.0)

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 3106.01 is Census Tract 3106.01). 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	4 records, 2000 to 2024 (4 zone-level)	1 day to 12 days (median 2 days); 4 with a recorded value	12 consecutive days, 2010-01-01 to 2010-01-12, 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)	9 records, 2005 to 2018 (9 zone-level)	61 days to 106 days (median 83 days); 3 with a recorded value	106 days (about 3.5 months), 2017-11-15 to 2018-02-28, a run of 4 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)	345 records, 1959 to 2026	0.75 in to 4 in (median 1 in); 345 with a recorded value	4 in hail, 2016-05-11	Hail, 2001-04-10, \$100,000,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: St. Charles city (49 records), St. Peters city (40 records), Wentzville city (27 records), Cottleville city (22 records), New Melle city (14 records), Lake St. Louis city (5 records), O'Fallon city (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	78 records, 1996 to 2025 (78 zone-level)	1 day to 18 days (median 4 days); 69 with a recorded value	18 consecutive days, 2011-07-17 to 2011-08-03, 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, 1996 to 2017 (5 zone-level)		Ice Storm, 2007-01-12, \$169,000 property; \$0 crops (2007 dollars); NWS zone MOZ061		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)	62 records, 1996 to 2026 (10 zone-level)		Flood, 2008-06-04, \$1,700,000 property; \$10,800,000 crops (2008 dollars)		Event records naming jurisdictions in the plan: St. Charles city (3 records), St. Peters city (3 records), Lake St. Louis city (1 record), New Melle city (1 record), Wentzville city (1 record). Zone-level records (10) 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)	6 records, 1996 to 2014		Lightning, 2014-06-21, \$487,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: St. Charles city (2 records).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	15 records, 1996 to 2025 (15 zone-level)	35 kt (40 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 15 with a recorded value	61 kt (70 mph), measurement type not recorded, High Wind, 1996-04-28; NWS zone MOZ061	High Wind, 2025-03-14, \$20,000 property; \$0 crops (zone total, 2025 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	368 records, 1958 to 2026	43 kt (49 mph) to 100 kt (115 mph) (median 55 kt (63 mph)); 329 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1973-06-04	Thunderstorm Wind, 2002-05-07, \$1,750,000 property; crops not reported (2002 dollars)	Event records naming jurisdictions in the plan: St. Peters city (50 records), St. Charles city (38 records), Wentzville city (26 records), Lake St. Louis city (12 records), Cottleville city (11 records), New Melle city (10 records), Weldon Spring city (1 record).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	43 records, 1954 to 2025	F/EF0 to F/EF3 (median F/EF1); 43 with a recorded value	F3 tornado, 1966-10-14, 2.7 mi path length (whole path, pre-1996), 150 yd wide, \$2,500,000 property; crops not recorded (1966 dollars), 26 direct injuries	Tornado, 2013-05-31, \$50,000,000 property; \$0 crops (2013 dollars)	Event records naming jurisdictions in the plan: Lake St. Louis city (2 records), New Melle city (2 records), St. Charles city (1 record), St. Peters city (1 record), Wentzville 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)	54 records, 1996 to 2025 (54 zone-level)		Winter Storm, 2006-11-30, \$20,000,000 property; \$0 crops (2006 dollars); NWS zone MOZ061		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: 28 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
2022-08-08	2022-07-25	DR-4665-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,088,003.27	within last 5 years	
2020-03-26	2020-01-20	DR-4490-MO	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$6,016,511.31		
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	\$4,185,053		
2016-01-21	2015-12-23	DR-4250-MO	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$1,171,303.13		
2016-01-02	2015-12-22	EM-3374-MO	Emergency	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	no Public Assistance recorded		same incident as DR-4250
2013-07-18	2013-05-29	DR-4130-MO	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$2,640,751.14		
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		
2008-11-13	2008-09-11	DR-1809-MO	Major disaster	Severe Storms, Flooding, and a Tornado	Inland Flooding; Tornado	PA not declared for this county		
2008-06-25	2008-06-01	DR-1773-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	\$641,690.20		
2008-03-19	2008-03-17	DR-1749-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
2007-12-12	2007-12-08	EM-3281-MO	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		
2007-01-15	2007-01-12	DR-1676-MO	Major disaster	Severe Winter Storms and Flooding	Ice Storm	\$1,373,358.04		
2006-07-21	2006-07-19	EM-3267-MO	Emergency	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	\$172,853.69		
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		
2000-05-12	2000-05-06	DR-1328-MO	Major disaster	Severe Thunderstorms and Flash Flooding	Inland Flooding	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1995-06-02	1995-05-13	DR-1054-MO	Major disaster	Severe Storms, Tornadoes, Hail, Flooding	Hail; 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		
1993-05-11	1993-04-15	DR-989-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county		
1986-10-14	1986-09-18	DR-779-MO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1982-12-10	1982-12-10	DR-672-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1979-04-21	1979-04-21	DR-579-MO	Major disaster	Tornadoes, Torrential Rain & 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		
1973-04-19	1973-04-19	DR-372-MO	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1965-06-14	1965-06-14	DR-198-MO	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$300,852.51 (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
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 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	5	0	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	9	0	0	0	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	345	19	36	67	1	0	1955 to 2026-06-30	
Heat Wave	78	0	2	4	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	5	0	0	0	3	0	1996 to 2026-06-30	
Inland Flooding	62	1	2	4	18	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	6	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	383	4	8	29	2	0	1955 to 2026-06-30	Includes 13 High Wind and 2 Strong Wind records.
Tornado	43	0	2	5	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	54	2	1	7	1	0	1996 to 2026-06-30	Includes 2 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2021-12-10	Tornado	EF3, 16.08 mi within this county, 150 yd wide	\$3,400,000 property; \$0 crops (2021 dollars)	1, 2	FEMME OSAGE to WELDON	within last 5 years	deaths or injuries recorded
2019-05-03	Flood		\$0 property; \$0 crops (2019 dollars)	2, 0	ORCHARD FARM to WEST ALTON		deaths or injuries recorded
2016-05-11	Hail	4 in	\$4,000,000 property; \$0 crops (2016 dollars)	0, 0	ST CHARLES to WELDON SPG		B1-c worst recorded: Hail
2014-06-21	Lightning		\$487,000 property; \$0 crops (2014 dollars)	0, 0	HARVESTER		B1-c worst recorded: Lightning
2011-07-17	Excessive Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MOZ061 (ST. CHARLES), zone-level		B1-c worst recorded: Excessive Heat, Heat
2010-01-01	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone MOZ061 (ST. CHARLES), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2008-06-04	Flood		\$1,700,000 property; \$10,800,000 crops (2008 dollars)	0, 0	ST PAUL		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-11-30	Winter Storm		\$20,000,000 property; \$0 crops (zone total, 2006 dollars)	0, 0	NWS zone MOZ061 (ST. CHARLES), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1996-04-28	High Wind	61 kt (70 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MOZ061 (ST. CHARLES), zone-level		B1-c worst recorded: High Wind and Strong Wind
1986-07-10	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	1, 2	location not recorded		deaths or injuries recorded
1973-06-04	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1966-10-14	Tornado	F3, 2.7 mi path length (whole path, pre-1996), 150 yd wide	\$2,500,000 property; crops not recorded (1966 dollars)	0, 26	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (990 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	1.74	event-days per year	about 1.74 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	33	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	1.92	event-days per year	about 1.92 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	70	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00475	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.475%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	5.29	events per year	about 5.29 per year	Highly likely	FEMA annualized frequency (modeled)	200.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	14.7	event-days per year	about 14.7 days per year	Likely	Storm Events event- days in 26 of 30 years, 1996 to 2025 (86.7%)	157	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00824	events per year	about 1 in 121 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.29	event-days per year	about 1.29 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	87	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.07	event-days per year	about 2.07 days per year	Likely	Storm Events event- days in 20 of 30 years, 1996 to 2025 (66.7%)	58	1996 to 2023 (28 years)	see B1-f	
Landslide	0.444	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	51	days per year with a strike	about 51 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	5.89	events per year	about 5.89 per year	Highly likely	FEMA annualized frequency (modeled)	225	1986 to 2023 (38 years)	countywide	
Tornado	0.458	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000414	annual probability at a location	chance a given location in the county burns in a year: 0.0414%		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	8.79	event-days per year	about 8.79 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	167	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	137	30	4.57
Hail	2.00 in+	1996 to 2025	26	30	0.867
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	280	30	9.33
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	18	30	0.6
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	20	30	0.667
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	85 of 85	17.0	74.0	92.3	Relatively High 26, Relatively Moderate 57, Relatively Low 1, Very Low 1
Drought	48 of 85	67.1	70.7	92.0	Relatively Low 5, Very Low 43, No Rating 37
Earthquake	85 of 85	52.5	77.4	94.5	Relatively High 5, Relatively Moderate 37, Relatively Low 43
Hail	85 of 85	66.5	87.9	98.1	Relatively High 39, Relatively Moderate 45, Relatively Low 1
Heat Wave	85 of 85	2.0	79.5	94.4	Relatively High 22, Relatively Moderate 60, Relatively Low 2, Very Low 1
Hurricane	85 of 85	14.5	19.5	33.7	Very Low 85
Ice Storm	85 of 85	9.5	40.2	72.5	Relatively Moderate 1, Relatively Low 57, Very Low 27
Inland Flooding	85 of 85	0.8	62.5	99.6	Very High 6, Relatively High 21, Relatively Moderate 34, Relatively Low 21, Very Low 3
Landslide	85 of 85	26.3	64.9	99.6	Relatively High 1, Relatively Low 14, Very Low 70
Lightning	85 of 85	1.4	63.8	91.2	Relatively High 11, Relatively Moderate 61, Relatively Low 12, Very Low 1
Strong Wind	85 of 85	18.0	88.6	97.8	Very High 1, Relatively High 67, Relatively Moderate 16, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	85 of 85	33.4	78.4	94.8	Very High 5, Relatively High 51, Relatively Moderate 28, Relatively Low 1
Wildfire	80 of 85	20.5	46.8	87.9	Relatively Low 20, Very Low 60, No Rating 5
Winter Weather	85 of 85	25.0	68.9	87.8	Relatively High 15, Relatively Moderate 67, Relatively Low 3

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
St. Charles County	County Subdivision	Approved, expires 2030-08-19	FMA RL 45, SRL 354; any 617	\$9,341,553.87	0 total; 0 since its plan	Includes \$5,050,700.26 for declarations not counted as hazard incidents (DR-4490-MO).
Cottleville city	City	Plan 110991 approved 2025-08-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	33 total; no approved plan	
Lake St. Louis city	City	Approved, expires 2030-08-19	FMA RL 0, SRL 0; any 0	\$35,335.10	20 total; 1 since its plan	
New Melle city	City	Plan 110991 approved 2025-08-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	27 total; no approved plan	
O'Fallon city	City	Approved, expires 2030-08-19	FMA RL 0, SRL 2; any 4	\$693,522.89	2 total; 0 since its plan	Includes \$293,286 for declarations not counted as hazard incidents (DR-4490-MO).
St. Charles city	City	Approved, expires 2030-08-19	FMA RL 4, SRL 21; any 63	\$4,126,406.93	93 total; 2 since its plan	Includes \$503,034.45 for declarations not counted as hazard incidents (DR-4490-MO, EM-3267-MO).
St. Peters city	City	Approved, expires 2030-08-19	FMA RL 0, SRL 1; any 2	\$2,127,598.11	94 total; 2 since its plan	
Weldon Spring city	City	Approved, expires 2030-08-19	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Wentzville city	City	Approved, expires 2030-08-19	FMA RL 0, SRL 0; any 0	\$223,153.53	55 total; 0 since its plan	

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

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

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

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

Local data needed

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

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

- Future assets

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

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

Hazard	Building exposure <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 2025-08-20 <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	\$90,839,439,964	\$79,576,331	405,183	\$77	\$62,342	\$15,103,764	under 0.0001%				
Drought	n/a	\$63,635,010	n/a	n/a	\$56,087	n/a	0.0881% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$153,235,616,577	n/a	405,262	\$15,652,099	n/a	\$6,846,015	0.0102%				
Hail	\$90,839,448,438	\$79,576,331	405,183	\$8,997,164	\$2,495	\$296,548	0.0099%	\$0			
Heat Wave	\$90,839,439,964	\$79,576,331	405,183	\$1,291	\$4	\$11,649,133	under 0.0001%				
Hurricane	\$89,224,050,387	\$76,000,112	398,451	\$11,569	\$1,527	\$32	under 0.0001%				
Ice Storm	\$90,838,918,030	n/a	405,180	\$369,565	n/a	\$46,498	0.000407%				
Inland Flooding	\$90,747,280,123	\$51,172,044	7,408	\$115,118,910	\$295,968	\$529,072	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$2,320,731,359	n/a	10,084	\$16,254	n/a	\$127,411	0.0007%				
Lightning	\$90,839,448,438	n/a	405,183	\$173,548	n/a	\$1,847,113	0.000191%				
Strong Wind	\$90,839,448,438	\$79,576,331	405,183	\$1,239,698	\$56,011	\$8,367,178	0.00136%	\$51,100			
Tornado	\$90,839,448,438	\$79,576,331	405,183	\$11,073,968	\$3,019	\$16,489,699	0.0122%				
Wildfire	\$5,922,664,946	\$9,118,748	36,776	\$115,278	\$29	\$19,646	0.00195%				
Winter Weather	\$90,839,439,964	\$79,576,331	405,183	\$273,317	\$67	\$384,523	0.000301%		\$0		

Totals since 2025-08-20 (Storm Events through 2026-06-30): 24 county-coded records, 24 with a damage value recorded (including \$0), \$51,100; 2 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	405,183
Building value (total, not at risk)	\$90,839,448,438
Agriculture value (total, not at risk)	\$79,576,331
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$153,520,288
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)	\$61,706,630
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)	71	Severe repetitive loss, FMA definition (44 CFR 77.2)	446
Repetitive loss, NFIP insurance definition	596	Severe repetitive loss, NFIP insurance definition	212

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	71	446	596	212	823	173	136
of which: St. Charles County (unincorporated area)	45	354	410	145	617	146	71
of which: O'Fallon city	0	2	4	2	4	0	0
of which: Portage Des Sioux city (community ID not in plan data)	5	20	31	10	40	10	6
of which: St. Charles city	4	21	59	16	63	3	22
of which: St. Peters city	0	1	1	0	2	0	0
of which: Cottleville city	0	0	1	0	1	0	1
of which: West Alton town (community ID not in plan data)	17	48	90	39	96	14	36
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>
St. Charles County	290315	45	354	410	145	617	146	71
Cottleville city	290898	0	0	1	0	1	0	1
Lake St. Louis city	290868	0	0	0	0	0	0	0
New Melle city	290918	0	0	0	0	0	0	0
O'Fallon city	290316	0	2	4	2	4	0	0
St. Charles city	290318	4	21	59	16	63	3	22
St. Peters city	290319	0	1	1	0	2	0	0
Weldon Spring city	290901	0	0	0	0	0	0	0
Wentzville city	290320	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	61	393	505	175	716	153	110
2 to 4 unit residential	1	5	13	4	14	1	5
other residential	0	8	8	6	10	2	2
non-residential	9	40	70	27	83	17	19
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 15 properties are FMA repetitive loss but not NFIP repetitive loss, and 540 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_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_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_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_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/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)

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