

St. Louis city, MO

Risk-assessment baseline packet

Independent city FIPS: 29510 **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 federal declaration.
NOAA Storm Events records since that date: 9 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Heat Wave (\$172,438,855 a year), Inland Flooding (\$90,854,423) and Earthquake (\$58,278,137).
Repetitive-loss flood properties now: FMA RL 1, SRL 5 (44 CFR 77.2); any definition: 23.
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; 29510 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

Approved:2025-08-20

Plan:East-West Gateway (FEMA plan 110991)

Days to expiry:1,419

What changed since your last plan (approved 2025-08-20)

New federal declarations:none

Repetitive loss now:FMA RL 1, SRL 5 (44 CFR 77.2); any definition: 23

Sources: 1, 2, 4, 6 (numbered list at the end)

Storm Events records since approval:9 records (data through 2026-06-30)

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
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

Plan 110991 lists 74 other participants not on this page, 14 of them not covered by it yet (named in the Excel file).

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Heat Wave	Very High	Very High	\$553	\$0	\$172,438,301	\$172,438,855	106	
2	Inland Flooding	Relatively High	Relatively High	\$90,719,285	\$0	\$135,138	\$90,854,423	41	
3	Earthquake	Relatively High	Relatively High	\$33,232,698	n/a	\$25,045,439	\$58,278,137		Storm Events does not record earthquakes.
4	Tornado	Very High	Relatively High	\$11,897,691	\$0	\$16,388,480	\$28,286,173	5	
5	Cold Wave	Relatively Moderate	Relatively High	\$166	\$0	\$4,510,877	\$4,511,043	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).
6	Strong Wind	Relatively High	Relatively High	\$1,244,344	\$0	\$1,034,354	\$2,278,698	101	Includes 8 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hail	Relatively Moderate	Relatively Moderate	\$1,075,371	\$0	\$20,297	\$1,095,668	81	
8	Lightning	Relatively High	Relatively Moderate	\$42,657	n/a	\$831,786	\$874,443	5	
9	Ice Storm	Relatively High	Relatively Moderate	\$344,928	n/a	\$88,972	\$433,899	4	
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$51,542	\$0	\$110,888	\$162,431	53	Includes 2 Sleet records (outside NRI's Winter Weather definition).
11	Hurricane	Very Low	Very Low	\$13,155	\$0	\$37	\$13,192	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$595	\$0	\$236	\$831	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
13	Landslide	Very Low	Very Low	\$335	n/a	\$492	\$827	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	4	

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 1193 (Very High, 98.8); tract 1269 (Very High, 97.8); tract 1278 (Relatively High, 96.8)
Hurricane	tract 1256 (Very Low, 31.6); tract 1269 (Very Low, 30.9); tract 1193 (Very Low, 28.6)
Landslide	tract 1270 (Relatively Low, 86.5); tract 1156 (Relatively Low, 85.9); tract 1121 (Very Low, 74.3)
Tornado	tract 1256 (Very High, 99.3); tract 1269 (Very High, 99.1); tract 1193 (Very High, 98.6)
Wildfire	tract 1162 (Very Low, 43.4); tract 1278 (Very Low, 43.0); tract 1270 (Very Low, 33.1)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 1193 is Census Tract 1193). 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).	Wind chill: in event narratives only (local data needed).
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).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	4 records, 2005 to 2012 (4 zone-level)	31 days to 83 days (median 57 days); 2 with a recorded value	83 days (about 2.7 months), 2012-07-10 to 2012-09-30, a run of 3 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)	102 records, 1965 to 2026	0.75 in to 4.5 in (median 1 in); 102 with a recorded value	4.5 in hail, 2011-05-25	Hail, 1999-02-27, \$500,000 property; crops not reported (1999 dollars)	No event record names a jurisdiction in the plan.	
Excessive Heat, Heat	heat index (in event narratives)	106 records, 1996 to 2025 (106 zone-level)	1 day to 18 days (median 3 days); 92 with a recorded value	18 consecutive days, 2011-07-17 to 2011-08-03, 5 direct deaths, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1996 to 2017 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

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)	41 records, 1996 to 2025 (4 zone-level)		Flash Flood, 2022-07-26, \$85,000,000 property; \$0 crops (2022 dollars), 1 direct death		No event record names a jurisdiction in the plan. Zone-level records (4) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	5 records, 2002 to 2020		Lightning, 2020-07-19, \$0 property; \$0 crops (2020 dollars), 1 direct death, 3 direct injuries	Lightning, 2002-09-19, \$5,000 property; crops not reported (2002 dollars)	No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	10 records, 1997 to 2025 (10 zone-level)	35 kt (40 mph) to 56 kt (64 mph) (median 46.5 kt (54 mph)); 10 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2019-11-27; NWS zone MOZ064 (ST. LOUIS (C))	Strong Wind, 2008-05-11, \$0 property; \$5,000 crops, reported for the zone (2008 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	129 records, 1964 to 2026	50 kt (58 mph) to 71 kt (82 mph) (median 55 kt (63 mph)); 100 with a recorded value	71 kt (82 mph) estimated gust, Thunderstorm Wind, 2006-07-19; same speed and measurement basis also recorded on 2006-07-19	Thunderstorm Wind, 2023-07-01, \$500,000 property; \$0 crops (2023 dollars)	No event record names a jurisdiction in the plan.	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1958 to 2025	F/EF0 to F/EF4 (median F/EF1); 8 with a recorded value	F4 tornado, 1959-02-10, 7.7 mi path length (whole path, pre-1996), 200 yd wide, \$25,000,000 property; crops not recorded (1959 dollars), 11 direct deaths, 175 direct injuries	Tornado, 2025-05-16, \$1,600,000,000 property; \$0 crops (2025 dollars)	No event record names a jurisdiction in the plan.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	53 records, 1996 to 2025 (53 zone-level)		Winter Storm, 2006-11-30, \$50,000,000 property; \$0 crops (2006 dollars), 53 direct injuries (reported for the zone); NWS zone MOZ064 (ST. LOUIS (C))		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 25 declarations covering 19 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-06-09	2025-05-16	DR-4877-MO	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$35,442,407.08		in the 12 months before plan approval; within last 5 years
2022-08-08	2022-07-25	DR-4665-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,478,876.96		within last 5 years
2020-03-26	2020-01-20	DR-4490-MO	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$22,904,432.53		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2019-07-09	2019-04-29	DR-4451-MO	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$945,808.75			
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	no Public Assistance recorded			
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
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	none placed in this county by FEMA's record; \$587,766 for this declaration is not placed in any county (see the state page)			
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			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2007-01-15	2007-01-12	DR-1676-MO	Major disaster	Severe Winter Storms and Flooding	Ice Storm	\$37,737.15		
2006-12-29	2006-11-30	DR-1673-MO	Major disaster	Severe Winter Storms	Winter Weather	\$601,657.85		
2006-11-02	2006-07-19	DR-1667-MO	Major disaster	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	\$636,997.42		
2006-07-21	2006-07-19	EM-3267-MO	Emergency	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	\$5,308,266.49		same incident as DR-1667
2005-09-10	2005-08-29	EM-3232-MO	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$1,152,246.85		
1998-10-19	1998-07-10	DR-1256-MO	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1995-06-02	1995-05-13	DR-1054-MO	Major disaster	Severe Storms, Tornadoes, Hail, Flooding	Hail; Inland Flooding; Tornado	PA not declared for this county		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
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		
1973-04-19	1973-04-19	DR-372-MO	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		

School districts and special districts in this county: \$53,290,908.64 (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 filed under this county for declarations that do not list it: 2 rows, \$212,106.11

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1980-MO	2011-05-09	Severe Storms, Tornadoes, and Flooding	Riverview, Village of	\$1,616.40
DR-1980-MO	2011-05-09	Severe Storms, Tornadoes, and Flooding	Bi-State Development Agency	\$210,489.71

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	5	0	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	4	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	102	6	11	23	1	0	1955 to 2026-06-30	
Heat Wave	106	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	4	0	0	0	3	0	1996 to 2026-06-30	
Inland Flooding	41	0	5	8	14	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	5	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	139	1	1	10	2	0	1955 to 2026-06-30	Includes 8 High Wind and 2 Strong Wind records.
Tornado	8	0	1	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	53	2	1	7	2	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
2022-07-26	Flash Flood		\$85,000,000 property; \$0 crops (2022 dollars)	1, 0	CARONDELET to ST LOUIS	within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2020-07-19	Lightning		\$0 property; \$0 crops (2020 dollars)	1, 3	CARONDELET		B1-c worst recorded: Lightning
2019-11-27	High Wind	56 kt (64 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		B1-c worst recorded: High Wind and Strong Wind
2012-07-10	Drought		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		B1-c worst recorded: Drought
2012-07-01	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2012 dollars)	14, 84	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		deaths or injuries recorded
2011-07-17	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2011 dollars)	5, 222	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-05-25	Hail	4.5 in	\$0 property; \$0 crops (2011 dollars)	0, 0	TOWER GROVE to ST LOUIS		B1-c worst recorded: Hail
2010-01-01	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2006-11-30	Winter Storm		\$50,000,000 property; \$0 crops, reported for the zone (2006 dollars)	0, 53	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-07-19	Thunderstorm Wind	71 kt (82 mph) estimated gust	damage not reported	0, 0	ST LOUIS		B1-c worst recorded: Thunderstorm Wind
1999-07-18	Heat		damage not reported	35, 142	NWS zone MOZ064 (ST. LOUIS (C)), zone-level		deaths or injuries recorded
1959-02-10	Tornado	F4, 7.7 mi path length (whole path, pre-1996), 200 yd wide	\$25,000,000 property; crops not recorded (1959 dollars)	11, 175	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (467 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	1.68	event-days per year	about 1.68 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	32	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	1.66	event-days per year	about 1.66 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	42	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00527	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.527%			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)	201.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	15.1	event-days per year	about 15.1 days per year	Highly likely (from Storm Events: 27 of 30 years)	event-days in 27 of 30 years, 1996 to 2025 (90%)	157	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0115	events per year	about 1 in 87 years	Possible	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	1.55	event-days per year	about 1.55 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	104	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.29	event-days per year	about 1.29 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	36	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0392	events per year (modeled)	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	53.2	days per year with a strike	about 53.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.25	events per year	about 6.25 per year	Highly likely	FEMA annualized frequency (modeled)	238	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.0568	events per year	about 1 in 18 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000328	annual probability at a location	chance a given location in the county burns in a year: 0.00328%		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	8.74	event-days per year	about 8.74 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	166	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	44	30	1.47
Hail	2.00 in+	1996 to 2025	8	30	0.267
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	79	30	2.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	5	30	0.167
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	104 of 104	26.5	46.9	71.9	Relatively Moderate 50, Relatively Low 54
Drought	0 of 104				No Rating 104
Earthquake	104 of 104	72.5	85.7	98.8	Very High 2, Relatively High 23, Relatively Moderate 75, Relatively Low 4
Hail	104 of 104	33.3	55.1	84.3	Relatively Moderate 12, Relatively Low 88, Very Low 4
Heat Wave	104 of 104	96.9	99.8	100.0	Very High 104
Hurricane	104 of 104	15.0	20.4	31.6	Very Low 104
Ice Storm	104 of 104	16.7	43.5	83.6	Relatively Moderate 7, Relatively Low 81, Very Low 16
Inland Flooding	104 of 104	12.0	71.6	97.2	Very High 3, Relatively High 37, Relatively Moderate 33, Relatively Low 30, Very Low 1
Landslide	99 of 104	13.8	45.0	86.5	Relatively Low 2, Very Low 97, No Rating 5
Lightning	104 of 104	16.9	41.6	72.4	Relatively Moderate 27, Relatively Low 74, Very Low 3
Strong Wind	104 of 104	30.7	57.5	88.5	Relatively High 3, Relatively Moderate 60, Relatively Low 41

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	104 of 104	58.9	82.8	99.3	Very High 16, Relatively High 68, Relatively Moderate 20
Wildfire	41 of 104	18.5	23.3	43.4	Very Low 41, No Rating 63
Winter Weather	104 of 104	25.6	40.1	65.2	Relatively Moderate 19, Relatively Low 85

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, 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.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	

No rows for this unit.

No city, town, township or county rows in FEMA plan data for this unit; same as county.

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

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	\$74,260,137,372	\$0	301,412	\$166	\$0	\$4,510,877	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$135,408,593,816	n/a	301,578	\$33,232,698	n/a	\$25,045,439	0.0245%				
Hail	\$74,260,324,819	\$0	301,414	\$1,075,371	\$0	\$20,297	0.00145%	\$0			
Heat Wave	\$74,260,137,372	\$0	301,412	\$553	\$0	\$172,438,301	under 0.0001%				
Hurricane	\$74,260,137,372	\$0	301,412	\$13,155	\$0	\$37	under 0.0001%				
Ice Storm	\$74,208,095,066	n/a	301,236	\$344,928	n/a	\$88,972	0.000465%				
Inland Flooding	\$74,180,242,966	\$0	914	\$90,719,285	\$0	\$135,138	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	\$541,800,371	n/a	1,789	\$335	n/a	\$492	under 0.0001%				
Lightning	\$74,260,324,819	n/a	301,414	\$42,657	n/a	\$831,786	under 0.0001%				
Strong Wind	\$74,260,324,819	\$0	301,414	\$1,244,344	\$0	\$1,034,354	0.00168%	\$0			
Tornado	\$74,260,324,819	\$0	301,414	\$11,897,691	\$0	\$16,388,480	0.016%				

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
Wildfire	\$605,306,457	\$0	2,306	\$595	\$0	\$236	under 0.0001%				
Winter Weather	\$74,260,137,372	\$0	301,412	\$51,542	\$0	\$110,888	under 0.0001%		\$0		

Totals since 2025-08-20 (Storm Events through 2026-06-30): 7 county-coded records, 7 with a damage value recorded (including \$0), \$0; 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	301,414
Building value (total, not at risk)	\$74,260,324,819
Agriculture value (total, not at risk)	\$0
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$138,623,323
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)	\$220,605,298
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	5
Repetitive loss, NFIP insurance definition	21	Severe repetitive loss, NFIP insurance definition	3

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1	5	21	3	23	2	2
of which: St. Louis city (community ID not in plan data)	1	5	21	3	23	2	2
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.

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	1	3	9	1	11	2	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	2	12	2	12	0	0
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 20 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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 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)
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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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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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Cite this: Hazard Plain (2026). St. Louis city, MO: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; Independent city FIPS 29510). Automated baseline. <https://hazardplain.org/mo/29510/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.