

Carter County, OK

Risk-assessment baseline packet

Unit **County area 40019** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2028-04-17	Plan	Carter County (FEMA plan 108915)
Approved	2023-04-18	Expires	2028-04-17
As of	2026-09-28	Days	567 days to expiry

What changed since your last plan (approved 2023-04-18)

New federal declarations	DR-4776-OK, FM-5620-OK (2 declaration rows; 2 counted incidents)	Storm Events records since approval	188 (data through 2026-06-30)
Repetitive loss now	FMA RL 1, SRL 0 (44 CFR 77.2); any definition: 5	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 24 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock**Plan status for every jurisdiction listed in this county**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Carter County	County	Approved, expires 2028-04-17	Carter County (FEMA plan 108915)	2023-04-18	2028-04-17	567		member approved 2023-05-01
Ardmore city	City	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,589	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dickson town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Gene Autry town	Town	Approved, expires 2028-04-17	Carter County (FEMA plan 108915)	2023-04-18	2028-04-17	567		
Healdton city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lone Grove city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ratliff City town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springer town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Tatums town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wilson city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ardmore Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Davis Public Schools	School/School District	Approved, expires 2030-01-07	Davis City (FEMA plan 110179)	2025-01-08	2030-01-07	1,197		
Dickson Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fox Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Healdton Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lone Grove Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Plainview Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springer Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Velma-Alma Public Schools	School/School District	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,178		member approved 2024-12-19

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Wilson Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Zaneis Public School	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Name not given in FEMA data (ID NM06_54892)	School/School District	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,589		
Name not given in FEMA data (ID NM06_54896)	School/School District	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,589		
Southern Oklahoma Technology Center	College/ University	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

FEMA plan data lists 2 school district rows with no name (FEMA IDs only) and 11 named school districts. They may be the same districts filed under two ID schemes on different plans; check before reading a named district's 'No approved plan on record' as never covered.

SOURCE
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
1	Tornado	Relatively High	Relatively High	\$2,141,567	\$1,771	\$6,434,088	\$8,577,426	28		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
2	Inland Flooding	Relatively Low	Relatively Low	\$7,489,423	\$11,199	\$810,309	\$8,310,931	42		
3	Heat Wave	Relatively Moderate	Relatively Moderate	\$132	\$274	\$2,932,885	\$2,933,291	99		
4	Hail	Relatively High	Relatively Moderate	\$1,993,389	\$420	\$76,960	\$2,070,769	277		
5	Strong Wind	Relatively High	Relatively Moderate	\$726,883	\$107	\$622,753	\$1,349,743	180		Includes 10 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
6	Cold Wave	Relatively Low	Relatively Moderate	\$44,076	\$47,811	\$1,049,792	\$1,141,679	11		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
7	Ice Storm	Relatively High	Relatively High	\$848,260		\$72,219	\$920,478	5		
8	Drought	Relatively Moderate	Relatively Moderate		\$908,608		\$908,608	88		
9	Wildfire	Relatively Low	Relatively Low	\$681,940	\$1,564	\$218,921	\$902,425	7		
10	Earthquake	Relatively Low	Relatively Low	\$372,028		\$127,737	\$499,766			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
11	Lightning	Relatively Moderate	Relatively Low	\$23,890		\$225,928	\$249,818	10		
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$28,130	\$414	\$77,115	\$105,659	32		
13	Hurricane	Very Low	Very Low	\$25,472	\$4,762	\$855	\$31,090	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$143		\$1,923	\$2,066	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	9 of 16
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
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.	16 of 16
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	15 of 16
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

Extent: scale, observed range and worst recorded event per hazard

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10, 1996 to 2025 (10 zone-level)	2 days to 5 days (median 3 days); 8 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2023 to 2023 (1 zone-level)		No crop damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	88, 2000 to 2026 (88 zone-level)	1 day to 414 days (median 76.5 days); 20 with a recorded value	414 days (about 13.6 months), 2005-12-01 to 2007-01-18, a run of 14 consecutive Storm Events drought records, zone-level	Drought, 2000-08-01, property not reported; \$8,330,000 crops, reported for the zone (2000 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	515, 1955 to 2026 (2 zone-level)	0.75 in to 4.5 in (median 1 in); 514 with a recorded value	4.5 in hail, 2011-05-22; same size also recorded on 1974-06-06, 1992-03-08	Hail, 2003-05-14, \$10,000 property; crops not reported (2003 dollars)	Event records naming member places: Ardmore city (74 records), Lone Grove city (61 records), Healdton city (41 records), Wilson city (35 records), Springer town (27 records), Ratliff City town (21 records), Dickson town (19 records), Gene Autry town (14 records), Tatums town (3 records). Zone-level records (2) apply countywide.	
Excessive Heat, Heat	heat index (narratives)	99, 1996 to 2026 (99 zone-level)	1 day to 29 days (median 2 days); 37 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, 2 direct deaths, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	5, 1996 to 2010 (5 zone- level)		Ice Storm, 2000-12-26, \$1,800,000 property; crops not reported, reported for the zone (2000 dollars); NWS zone OKZ046 (CARTER), zone- level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	42, 1997 to 2026 (2 zone- level)		Flash Flood, 2015-06-17, \$5,000,000 property; \$0 crops (2015 dollars)		Event records naming member places: Ardmore city (16 records), Healdton city (9 records), Lone Grove city (4 records), Wilson city (4 records), Ratliff City town (3 records), Gene Autry town (2 records), Springer town (1 record), Tatums town (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	10, 1996 to 2009		Lightning, 1996-06-01, \$100,000 property; crops not reported (1996 dollars)		Event records naming member places: Ardmore city (5 records), Healdton city (1 record), Lone Grove city (1 record), Ratliff City town (1 record), Springer town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	11, 1996 to 2019 (11 zone- level)	39 kt (45 mph) to 56 kt (64 mph) (median 51 kt (59 mph)); 7 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2005-11-27; NWS zone OKZ046 (CARTER), zone- level: may include parts of neighboring counties	High Wind, 2007-02-24, \$22,000 property; \$0 crops, reported for the zone (2007 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	270, 1955 to 2026 (2 zone-level)	48 kt (55 mph) to 89 kt (102 mph) (median 56 kt (64 mph)); 166 with a recorded value	89 kt (102 mph), measurement type not recorded, Thunderstorm Wind, 1999-09-10	Thunderstorm Wind, 1993-05-08, \$5,000,000 property; crops not recorded (1993 dollars)	Event records naming member places: Ardmore city (68 records), Lone Grove city (32 records), Healdton city (19 records), Wilson city (19 records), Springer town (14 records), Dickson town (8 records), Gene Autry town (7 records), Ratliff City town (5 records), Tatums town (1 record). Zone-level records (2) apply countywide.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (F before Feb 2007)	65, 1953 to 2025	F/EF0 to F/EF4 (median F/EF1); 60 with a recorded value	EF4 tornado, 2009-02-10, 20.84 mi within this county, 880 yd wide, \$3,000,000 property; \$0 crops (2009 dollars), 8 direct deaths, 46 direct injuries	Tornado, 2024-04-27, \$20,000,000 property; \$0 crops (2024 dollars)	Event records naming member places: Springer town (10 records), Lone Grove city (6 records), Healdton city (5 records), Ardmore city (4 records), Wilson city (4 records), Ratliff City town (2 records), Dickson town (1 record), Gene Autry town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	7, 2000 to 2026 (6 zone-level)		Wildfire, 2000-09-08, \$100,000 property; crops not reported (2000 dollars)		No event record names a member place. Zone-level records (6) apply countywide.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	32, 1996 to 2026 (32 zone-level)		Winter Storm, 2007-01-12, \$20,000 property; \$0 crops, reported for the zone (2007 dollars); NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B1-d: previous occurrences

Declaration rows33

Counted incidents25

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-02-19	2026-02-19	FM-5620-OK	Fire management	HOSPITAL ROAD FIRE	Wildfire	none found	new since last plan; within last 5 years	
2024-04-30	2024-04-25	DR-4776-OK	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$369,910.85	new since last plan; within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$19,192.40		
2021-02-17	2021-02-08	EM-3555-OK	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-4587
2020-04-05	2020-01-20	DR-4530-OK	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	none found		
2020-03-13	2020-01-20	EM-3462-OK	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4530
2015-05-26	2015-05-05	DR-4222-OK	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$1,816,516.58		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	SEVERE WINTER STORM	Winter Weather	none found		
2010-05-24	2010-05-10	DR-1917-OK	Major disaster	SEVERE STORMS, TORNADOES, AND STRAIGHT-LINE WINDS	Strong Wind; Tornado	PA not declared for this county		
2010-02-25	2009-12-24	DR-1876-OK	Major disaster	SEVERE WINTER STORM	Winter Weather	\$287,605.08		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	SEVERE WINTER STORM	Winter Weather	none found		
2009-06-19	2009-04-09	DR-1846-OK	Major disaster	WILDFIRES	Wildfire	PA not declared for this county		
2009-04-10	2009-04-09	FM-2811-OK	Fire management	HEALDTON CARTER FIRE	Wildfire	none found		same incident as DR-1846
2009-02-15	2009-02-10	DR-1820-OK	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	\$501,217.78		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	SEVERE WINTER STORMS	Ice Storm	none found		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	SEVERE WINTER STORMS AND FLOODING	Ice Storm	none found		
2006-01-13	2006-01-12	FM-2618-OK	Fire management	RATCLIFF FIRE	Wildfire	none found		same incident as DR-1623
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	\$83,812.45		
2005-11-30	2005-11-29	FM-2588-OK	Fire management	VELMA FIRE COMPLEX	Wildfire	none found		same incident as DR-1623

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-09-05	2005-08-29	EM-3219-OK	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2003-05-10	2003-05-08	DR-1465-OK	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	PA not declared for this county		
2001-06-29	2001-05-27	DR-1384-OK	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$172,539.78		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	SEVERE WINTER ICE STORM	Ice Storm	\$1,829,908.15		
2000-12-28	2000-12-25	EM-3158-OK	Emergency	SEVERE WINTER AND ICE STORM	Ice Storm	none found		same incident as DR-1355
2000-11-27	2000-10-21	DR-1349-OK	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$150,213.17		
1996-02-27	1996-02-27	EM-3118-OK	Emergency	EXTREME FIRE HAZARD	Wildfire	none found		
1995-06-26	1995-05-26	DR-1058-OK	Major disaster	TORNADOES, SEVERE STORMS AND FLOODING	Tornado (primary); also designated: Inland Flooding	none found		
1993-05-12	1993-05-08	DR-991-OK	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1990-05-18	1990-04-14	DR-866-OK	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1987-07-09	1987-05-19	DR-794-OK	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1979-04-13	1979-04-13	DR-576-OK	Major disaster	SEVERE STORMS & TORNADOES	Tornado	none found		
1973-06-13	1973-06-13	DR-392-OK	Major disaster	SEVERE STORMS, FLOODING, & TORNADOES	Inland Flooding; Tornado	none found		
1970-10-14	1970-10-14	DR-297-OK	Major disaster	HEAVY RAINS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		

School districts and special districts in this county: \$4,270.12 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, 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); do not add this line to the county total.

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1995-04-19	1995-04-19	EM-3115-OK	Emergency	EXPLOSION AT FEDERAL COURTHOUSE IN OKLAHOMA CITY	Non-natural, not counted		
1960-07-15	1960-07-15	DR-104-OK	Major disaster	HEAVY RAINS, HAIL, FLOODS & TORNADOES	Hail; Inland Flooding; Tornado		
1959-11-09	1959-11-09	DR-95-OK	Major disaster	HEAVY RAINS & FLOODS	Inland Flooding		
1959-07-08	1959-07-08	DR-92-OK	Major disaster	FLOOD	Inland Flooding		
1957-05-18	1957-05-18	DR-74-OK	Major disaster	FLOOD	Inland Flooding		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1956-04-07	1956-04-07	DR-54-OK	Major disaster	TORNADOES	Tornado		
1955-06-01	1955-06-01	DR-35-OK	Major disaster	FLOOD & TORNADO	Inland Flooding (primary); also designated: Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

13 Fire Management declarations (1971-04-08 to 2012-07-30) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 1 row, \$249,820.64

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1823-OK	2009-02-17	SEVERE WINTER STORM	Stilwell, City of	\$249,820.64

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	11	8	0	8	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	88	10	11	26	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	515	38	6	45	0	0	1955 to 2026-06-30	
Heat Wave	99	93	0	93	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	4	0	1996 to 2026-06-30	
Inland Flooding	42	10	0	10	10	1	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

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Lightning	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	281	20	2	22	3	1	1955 to 2026-06-30	Includes 10 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	65	5	0	5	12	1	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	7	2	0	3	4	1	1996 to 2026-06-30	
Winter Weather	32	2	0	3	3	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2015-06-17	Flash Flood		\$5,000,000 property; \$0 crops (2015 dollars)	0, 0	MILO to (ADM)ARDMORE APT		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-05-22	Hail	4.5 in	damage not reported	0, 0	LONE GROVE		B1-c worst recorded: Hail
2009-02-10	Tornado	EF4, 20.84 mi within this county, 880 yd wide	\$3,000,000 property; \$0 crops (2009 dollars)	8, 46	WILSON to SPRINGER		deaths or injuries recorded
2006-07-16	Heat		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2005-12-01	Drought		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2005-11-27	High Wind	56 kt (64 mph) measured gust	\$20,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2000-12-26	Ice Storm		\$1,800,000 property; crops not reported, reported for the zone (2000 dollars)	0, 0	NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2000-09-08	Wildfire		\$100,000 property; crops not reported (2000 dollars)	0, 0	NORTH PORTION		B1-c worst recorded: Wildfire
1999-09-10	Thunderstorm Wind	89 kt (102 mph), measurement type not recorded	\$2,000,000 property; crops not reported (1999 dollars)	0, 0	GENE AUTRY		B1-c worst recorded: Thunderstorm Wind
1996-02-01	Cold/Wind Chill		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1995-05-07	Tornado	F3, 34 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 700 yd wide	\$500,000 property; crops not recorded (1995 dollars)	3, 6	Leon to to Ardmore		deaths or injuries recorded
1979-10-30	Tornado	F3, 8.4 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 530 yd wide	\$250,000 property; crops not recorded (1979 dollars)	3, 2	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,155 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

Tribal and special-area declarations in this state are listed on the state page.

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

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	1.21	event-days per year	about 1.21 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.21 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	46.5	event-days per year	about 46.5 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,519	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00128	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.128%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	9.11	events per year	about 9.11 per year	Highly likely	FEMA annualized frequency (modeled)	346.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	19.8	event-days per year	about 19.8 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	321	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 19.8 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0106	events per year	about 1 in 95 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	1.39	event-days per year	about 1.39 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	94	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.39 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	0.679	event-days per year	about 0.679 days per year	Likely	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	19	1996 to 2023 (28 years)	see B1-f	

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
Landslide	0.224	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	53.9	days per year with a strike	about 53.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.71	events per year	about 3.71 per year	Highly likely	FEMA annualized frequency (modeled)	142	1986 to 2023 (38 years)	countywide	
Tornado	0.764	events per year	about 0.76 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00536	annual probability at a location	chance a given location in the county burns in a year: 0.536%	Likely	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	6.84	event-days per year	about 6.84 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	130	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	167	30	5.57
Hail	2.00 in+	1996 to 2025	18	30	0.6
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	109	30	3.63
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	16	30	0.533
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	38	30	1.27
Tornado	EF0-1	1996 to 2025	17	30	0.567
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	5	30	0.167

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 16				Not Applicable 16	
Coastal Flooding	0 of 16				Not Applicable 16	
Cold Wave	16 of 16	40.2	61.4	77.6	Relatively Moderate 12, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	9 of 16	83.3	93.5	98.9	Relatively High 2, Relatively Moderate 5, Relatively Low 2, No Rating 7	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	16 of 16	32.9	52.4	70.6	Relatively Low 12, Very Low 4	
Hail	16 of 16	87.1	94.1	97.8	Relatively High 12, Relatively Moderate 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	16 of 16	76.0	91.8	96.1	Relatively High 12, Relatively Moderate 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	16 of 16	33.9	39.6	46.3	Very Low 16	
Ice Storm	16 of 16	89.4	94.9	97.8	Very High 1, Relatively High 12, Relatively Moderate 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	16 of 16	13.7	46.6	81.5	Relatively High 1, Relatively Moderate 7, Relatively Low 7, Very Low 1	
Landslide	16 of 16	9.3	56.9	94.2	Relatively Low 4, Very Low 12	
Lightning	16 of 16	37.9	63.8	83.3	Relatively High 2, Relatively Moderate 10, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	16 of 16	76.0	89.9	96.1	Relatively High 12, Relatively Moderate 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	16 of 16	81.9	96.7	99.5	Very High 11, Relatively High 5	
Tsunami	0 of 16				Not Applicable 16	
Volcanic Activity	0 of 16				Not Applicable 16	
Wildfire	15 of 16	21.7	92.4	96.6	Relatively High 2, Relatively Moderate 7, Relatively Low 4, Very Low 2, No Rating 1	
Winter Weather	16 of 16	55.6	74.7	87.2	Relatively High 6, Relatively Moderate 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Carter County	County	Approved, expires 2028-04-17	FMA RL 0, SRL 0; any 1	\$2,627,448.32	0; 0	
Ardmore city	City	Expired on 2022-05-23	FMA RL 0, SRL 0; any 0	\$1,368,712.11	167; 37	
Dickson town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	28; no approved plan	
Gene Autry town	Town	Approved, expires 2028-04-17	FMA RL 0, SRL 0; any 0	none found	24; 3	
Healdton city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 4	\$330,051.96	75; no approved plan	
Lone Grove city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$621,537.71	104; no approved plan	
Ratliff City town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,550.44	32; no approved plan	
Springer town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	53; no approved plan	
Tatums town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$47,085.79	5; no approved plan	
Wilson city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$84,390.84	62; no approved plan	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
 - A problem statement per participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-18 <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
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$9,821,022,905	\$50,745,864	47,910	\$44,076	\$47,811	\$1,049,792	0.000449%				
Drought		\$5,853,503			\$908,608		15.5% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$17,319,431,118		48,003	\$372,028		\$127,737	0.00215%				
Hail	\$9,821,022,905	\$50,745,864	47,910	\$1,993,389	\$420	\$76,960	0.0203%				
Heat Wave	\$9,821,022,905	\$50,745,864	47,910	\$132	\$274	\$2,932,885	under 0.0001%				
Hurricane	\$9,818,730,795	\$50,300,935	47,878	\$25,472	\$4,762	\$855	0.000259%				
Ice Storm	\$9,821,022,905		47,910	\$848,260		\$72,219	0.00864%				
Inland Flooding	\$9,819,398,399	\$7,461,741	792	\$7,489,423	\$11,199	\$810,309	n/a (see note)	\$60,000		\$369,910.85	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. EAL as % of exposure: n/a.

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-18 <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
Landslide	\$40,519,738		170	\$143		\$1,923	0.000354%				
Lightning	\$9,821,022,905		47,910	\$23,890		\$225,928	0.000243%				
Strong Wind	\$9,821,022,905	\$50,745,864	47,910	\$726,883	\$107	\$622,753	0.0074%	\$115,000		\$369,910.85	
Tornado	\$9,821,022,905	\$50,745,864	47,910	\$2,141,567	\$1,771	\$6,434,088	0.0218%	\$21,600,000		\$369,910.85	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,478,419,070	\$39,959,062	17,246	\$681,940	\$1,564	\$218,921	0.0461%		\$22,000	none found (1 declaration)	
Winter Weather	\$9,821,022,905	\$50,745,864	47,910	\$28,130	\$414	\$77,115	0.000286%				

Totals since 2023-04-18 (Storm Events through 2026-06-30): 73 county-coded records, 25 with a damage value recorded (including \$0), \$21,775,000; 115 zone-level records, 2 with a damage value recorded (including \$0), \$22,000 reported for the zone; Public Assistance on counted declarations \$369,910.85 (2 declarations, 1 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	47,910
Building value (total, not at risk)	\$9,821,022,905
Agriculture value (total, not at risk)	\$50,745,864
NRI risk rating (all hazards)	Relatively Low

Measure	Value
Expected annual loss, buildings and agriculture, all hazards	\$15,352,263
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)	\$12,651,486
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	5	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county total and NFIP communities

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	0	5	0	5	0	1
CARTER COUNTY*	0	0	1	0	1	0	0
HEALDTON, CITY OF	1	0	4	0	4	0	1

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Carter County	400030	0	0	1	0	1	0	0	
Ardmore city	400031	0	0	0	0	0	0	0	
Dickson town	400369	0	0	0	0	0	0	0	
Gene Autry town	400032	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Healdton city	400033	1	0	4	0	4	0	1	
Lone Grove city	400395	0	0	0	0	0	0	0	
Ratliff City town	400319	0	0	0	0	0	0	0	
Springer town	400034	0	0	0	0	0	0	0	
Tatums town	400564	0	0	0	0	0	0	0	
Wilson city	400035	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	0	0	4	0	4	0	1
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	0	1	0	1	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 4 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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

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Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_OK_40019. Preview: automated baseline.