

Garfield County, OK

Risk-assessment baseline packet

Unit **County area 40047** Release **2026-10** As of **2026-09-28** 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.

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.

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).

Plan clock

Status	No approved plan on record	Plan	none
Approved	none	Expires	none
As of	2026-09-28	Update underway	FEMA tracker shows a plan awaiting revisions

FEMA's plan status data lists no approved plan for this jurisdiction.

What changed since your last plan

Not available. No approved plan on record, so there is no approval date to count from.

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: 25 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.

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan, page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 6
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 13
8. Supports B1-f: variation across the planning area, page 17
9. Supports B2-a and B2-b: assets and impacts, page 19
10. Supports B2-a: context, page 20
11. Supports B2-c: repetitive loss, page 21
12. Sources and OpenFEMA disclaimer, page 22

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
Garfield County	County	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Breckenridge town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Carrier town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Covington town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Douglas town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Drummond town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Enid city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Fairmont town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Garber city	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Hillsdale town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Hunter town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Kremlin town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
North Enid town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Waukomis town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Chisholm Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Cimarron Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Covington-Douglas Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Drummond Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Enid Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Garber Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Kremlin-Hillsdale Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Pioneer-Pleasant Vale Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Pond Creek-Hunter Schools	School/School District	Plan 106488 approved 2023-03-21, pending adoption here; not yet eligible	Grant County (FEMA plan 106488), pending adoption here	2023-03-21 by FEMA; not yet adopted here	2028-03-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Waukomis Public Schools	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Autry Technology Center	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

SOURCEFEMA, 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 <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
1	Cold Wave	Relatively High	Relatively High	\$178	\$357,749	\$15,124,300	\$15,482,227	14		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
2	Inland Flooding	Relatively Low	Relatively Low	\$10,330,329	\$172,609	\$144,607	\$10,647,545	50		
3	Tornado	Relatively High	Relatively Moderate	\$3,203,570	\$8,290	\$4,685,342	\$7,897,202	27		
4	Hail	Relatively Moderate	Relatively Moderate	\$2,014,088	\$78,181	\$26,453	\$2,118,723	402		
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$352	\$802	\$2,077,239	\$2,078,392	71		
6	Ice Storm	Very High	Very High	\$1,849,902		\$56,677	\$1,906,579	12		
7	Drought	Relatively Moderate	Relatively Moderate		\$1,166,735		\$1,166,735	107		
8	Strong Wind	Relatively Moderate	Relatively Moderate	\$279,758	\$1,280	\$795,289	\$1,076,327	364		Includes 28 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
9	Earthquake	Very Low	Relatively Low	\$297,837		\$78,885	\$376,722			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$38,220	\$1,865	\$108,119	\$148,204	65		
11	Lightning	Relatively Low	Relatively Low	\$39,006		\$81,570	\$120,576	20		
12	Wildfire	Very Low	Very Low	\$43,139	\$236	\$9,928	\$53,303	2		
13	Hurricane	Very Low	Very Low	\$6,986	\$4,894	\$70	\$11,950	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$75		\$595	\$671	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).

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
	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.
	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 17
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 17
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	10 of 17
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.	17 of 17
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
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.	17 of 17
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
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 17

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 17
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.	17 of 17
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17

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	13, 1996 to 2025 (13 zone-level)	1 day to 5 days (median 2.5 days); 10 with a recorded value	5 consecutive days, 2024-01-12 to 2024-01-16, 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	107, 2000 to 2026 (107 zone-level)	7 days to 572 days (median 90.5 days); 16 with a recorded value	572 days (about 18.8 months), 2021-12-16 to 2023-07-10, a run of 28 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)	625, 1955 to 2026 (3 zone-level)	0.75 in to 8 in (median 1 in); 624 with a recorded value	8 in hail, 1971-04-26 (as recorded; 8 in is the U.S. record hailstone size, so verify this report)	Hail, 2004-08-10, \$100,000 property; crops not reported (2004 dollars)	Event records naming member places: Enid city (97 records), Drummond town (49 records), Hillsdale town (31 records), Garber city (28 records), Waukomis town (23 records), Covington town (22 records), Fairmont town (21 records), Hunter town (19 records), Carrier town (17 records), Kremlin town (17 records); and 2 more member places (see the XLSX file). Zone-level records (3) apply countywide.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	71, 2001 to 2026 (71 zone-level)	1 day to 29 days (median 2 days); 28 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, 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.
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)	12, 1998 to 2020 (12 zone-level)		Ice Storm, 2002-01-30, \$25,000,000 property; crops not reported, reported for the zone (2002 dollars); NWS zone OKZ012 (GARFIELD), 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)	50, 1997 to 2026 (2 zone-level)		Flash Flood, 1997-07-19, \$1,000,000 property; crops not reported (1997 dollars)		Event records naming member places: Enid city (11 records), Waukomis town (6 records), Hillsdale town (5 records), Carrier town (4 records), Garber city (4 records), Kremlin town (4 records), North Enid town (4 records), Covington town (3 records), Douglas town (2 records). 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)	20, 1996 to 2019		Lightning, 1999-09-12, \$150,000 property; crops not reported (1999 dollars)		Event records naming member places: Enid city (11 records), Waukomis town (4 records), Carrier town (1 record), Fairmont town (1 record), Garber city (1 record), Hillsdale town (1 record), Hunter town (1 record).	Storm Events lists lightning with damage or casualties; physical measure 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	29, 1996 to 2025 (29 zone-level)	35 kt (40 mph) to 78 kt (90 mph) (median 50.5 kt (58 mph)); 24 with a recorded value	78 kt (90 mph) estimated gust, High Wind, 2024-05-19; NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties	High Wind, 2011-06-09, \$375,000 property; \$0 crops, reported for the zone (2011 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	481, 1955 to 2026 (1 zone-level)	45 kt (52 mph) to 95 kt (109 mph) (median 56 kt (64 mph)); 370 with a recorded value	95 kt (109 mph), measurement type not recorded, Thunderstorm Wind, 1994-08-17, 3 direct injuries		Event records naming member places: Enid city (59 records), Kremlin town (28 records), Waukomis town (26 records), Drummond town (20 records), Garber city (19 records), Carrier town (9 records), North Enid town (9 records), Hillsdale town (8 records), Covington town (6 records), Fairmont town (6 records); and 3 more member places (see the XLSX file). Zone-level records (1) apply countywide.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (F before Feb 2007)	80, 1955 to 2026	F/EF0 to F/EF4 (median F/EF1); 79 with a recorded value	F4 tornado, 1979-05-02, 6.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide, \$250,000 property; crops not recorded (1979 dollars), 10 direct injuries	Tornado, 1956-04-08, \$2,500,000 property; crops not recorded (1956 dollars)	Event records naming member places: Carrier town (5 records), Hillsdale town (4 records), Douglas town (3 records), Covington town (2 records), Kremlin town (2 records), Waukomis town (2 records), Drummond town (1 record), Hunter town (1 record), North Enid 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)	2, 2023 to 2024 (2 zone-level)		Wildfire, 2023-03-31, \$45,320 property; crops not reported, reported for the zone (2023 dollars); NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: 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
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	65, 1996 to 2026 (65 zone- level)		Winter Storm, 2000-12-26, \$100,000 property; crops not reported, reported for the zone (2000 dollars); NWS zone OKZ012 (GARFIELD), 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.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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/>
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>

Supports B1-d: previous occurrences

Declaration rows25Counted incidents20

No approved plan on record, so there is no approval date to count from.

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
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	SEVERE WINTER STORMS	Ice Storm	none found		
2021-02-17	2021-02-08	EM-3555-OK	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-4587
2020-12-21	2020-10-26	DR-4575-OK	Major disaster	SEVERE WINTER STORM	Ice Storm	\$1,680,704.58		
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
2019-06-01	2019-05-07	DR-4438-OK	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$904,726.98		
2015-12-29	2015-11-27	DR-4247-OK	Major disaster	SEVERE WINTER STORMS AND FLOODING	Ice Storm	\$1,024,206.23		
2013-04-08	2013-02-24	DR-4109-OK	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$79,359.07		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	SEVERE WINTER STORM	Winter Weather	none found		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	SEVERE WINTER STORM	Winter Weather	none found		
2008-10-09	2008-09-12	DR-1803-OK	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$199,928.52		
2008-07-09	2008-06-03	DR-1775-OK	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$419,212.46		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	SEVERE WINTER STORMS	Ice Storm	none found		
2007-07-07	2007-06-10	DR-1712-OK	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$402,229.23		
2007-02-01	2007-01-12	DR-1678-OK	Major disaster	SEVERE WINTER STORMS	Winter Weather	\$305,913.02		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	SEVERE WINTER STORMS AND FLOODING	Ice Storm	none found		same incident as DR-1678
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	\$4,903.22		
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		
2002-02-01	2002-01-30	DR-1401-OK	Major disaster	SEVERE WINTER ICE STORM	Ice Storm	\$1,998,974.91		
2001-06-29	2001-05-27	DR-1384-OK	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$37,671		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	SEVERE WINTER ICE STORM	Ice Storm	\$180,904.34		
1991-05-08	1991-04-26	DR-905-OK	Major disaster	SEVERE STORMS & TORNADOES	Tornado	PA not declared for this county		
1986-10-14	1986-09-26	DR-778-OK	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1973-10-13	1973-10-13	DR-404-OK	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1973-06-13	1973-06-13	DR-392-OK	Major disaster	SEVERE STORMS, FLOODING, & TORNADOES	Inland Flooding; Tornado	none found		

School districts and special districts in this county: \$2,158.86 (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		
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)

Previous occurrences by hazard, with explicit no-event rows

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
Avalanche	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		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	14			11	0		1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	107			37	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	625			58	0		1955 to 2026-06-30	
Heat Wave	71			68	0		1996 to 2026-06-30	
Hurricane	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	12			0	7		1996 to 2026-06-30	
Inland Flooding	50			7	8		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	20			0	0		1996 to 2026-06-30	

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
Strong Wind	510			72	1		1955 to 2026-06-30	Includes 28 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	80			6	6		1950 to 2026-06-30	
Tsunami	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		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	2			2	1		1996 to 2026-06-30	
Winter Weather	65			4	4		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
2024-05-19	High Wind	78 kt (90 mph) estimated gust	\$10,000 property; crops not reported, reported for the zone (2024 dollars)	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2024-01-12	Cold/Wind Chill		damage not reported	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-12-16	Drought		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Drought
2006-07-16	Heat		damage not reported	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2002-01-30	Ice Storm		\$25,000,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2000-12-26	Winter Storm		\$100,000 property; crops not reported, reported for the zone (2000 dollars)	0, 0	NWS zone OKZ012 (GARFIELD), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1997-07-19	Flash Flood		\$1,000,000 property; crops not reported (1997 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1994-08-17	Thunderstorm Wind	95 kt (109 mph), measurement type not recorded	\$5,000,000 property; crops not recorded (1994 dollars)	0, 3	Lahoma		B1-c worst recorded: Thunderstorm Wind
1979-05-02	Tornado	F4, 6.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide	\$250,000 property; crops not recorded (1979 dollars)	0, 10	location not recorded		deaths or injuries recorded
1971-04-26	Hail	8 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1966-06-05	Tornado	F2, 33 yd wide	\$250,000 property; crops not recorded (1966 dollars)	0, 6	location not recorded		deaths or injuries recorded
1956-04-08	Tornado	F3, 7.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$2,500,000 property; crops not recorded (1956 dollars)	0, 4	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,556 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 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	2.74	event-days per year	about 2.74 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	52	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.74 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 5 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	64.7	event-days per year	about 64.7 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,918	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00119	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.119%			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	9.13	events per year	about 9.13 per year	Highly likely	FEMA annualized frequency (modeled)	346.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	17.5	event-days per year	about 17.5 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	267	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 17.5 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 5 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	0.00711	events per year	about 1 in 141 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.906	event-days per year	about 0.906 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	61	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1	event-days per year	about 1 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	28	1996 to 2023 (28 years)	see B1-f	
Landslide	0.164	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	50.8	days per year with a strike	about 50.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.35	events per year	about 5.35 per year	Highly likely	FEMA annualized frequency (modeled)	204	1986 to 2023 (38 years)	countywide	
Tornado	1.01	events per year	about 1.01 per year	Highly 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	0.000622	annual probability at a location	chance a given location in the county burns in a year: 0.0622%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	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	9.32	event-days per year	about 9.32 days per year	Likely	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	177	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	232	30	7.73
Hail	2.00 in+	1996 to 2025	32	30	1.07
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	235	30	7.83
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	39	30	1.3
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	47	30	1.57
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	6	30	0.2
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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 17				Not Applicable 17	
Coastal Flooding	0 of 17				Not Applicable 17	
Cold Wave	17 of 17	95.9	98.7	99.8	Very High 17	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	10 of 17	70.9	93.2	98.7	Relatively High 2, Relatively Moderate 4, Relatively Low 3, Very Low 1, 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	17 of 17	27.2	40.1	63.9	Relatively Low 8, Very Low 9	
Hail	17 of 17	84.5	93.8	97.9	Relatively High 13, 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	17 of 17	70.6	84.7	94.7	Relatively High 9, Relatively Moderate 8	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	17 of 17	23.7	29.3	43.4	Very Low 17	
Ice Storm	17 of 17	94.1	98.1	99.6	Very High 9, Relatively High 8	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	17 of 17	19.4	56.3	78.5	Relatively Moderate 12, Relatively Low 5	
Landslide	17 of 17	21.9	46.4	86.4	Relatively Low 3, Very Low 14	
Lightning	17 of 17	26.5	35.9	62.9	Relatively Moderate 1, Relatively Low 16	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	17 of 17	74.7	83.4	95.4	Relatively High 12, Relatively Moderate 5	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	17 of 17	84.2	92.9	99.6	Very High 8, Relatively High 9	
Tsunami	0 of 17				Not Applicable 17	
Volcanic Activity	0 of 17				Not Applicable 17	
Wildfire	17 of 17	22.2	67.8	86.2	Relatively Low 8, Very Low 9	
Winter Weather	17 of 17	69.1	78.6	93.2	Relatively High 8, Relatively Moderate 9	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
Garfield County	County	No approved plan on record	FMA RL 0, SRL 0; any 1	\$2,569,958.13	0; no approved plan	
Breckenridge town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$4,180.72	4; no approved plan	
Carrier town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	none found	36; no approved plan	
Covington town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$2,914.61	33; no approved plan	
Douglas town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	none found	23; no approved plan	
Drummond town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$36,966.05	70; no approved plan	
Enid city	City	No approved plan on record	FMA RL 0, SRL 0; any 1	\$4,235,320.34	178; no approved plan	
Fairmont town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$2,568.95	28; no approved plan	
Garber city	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$55,537.27	52; no approved plan	
Hillsdale town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$1,760.59	49; no approved plan	
Hunter town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$15,396.34	27; no approved plan	
Kremlin town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$64,778.50	51; no approved plan	
North Enid town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$57,690.02	27; no approved plan	
Waukomis town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$75,875.64	61; 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.

No approved plan on record, so there is no approval date to count from.

- 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 plan <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	\$12,442,568,371	\$167,948,596	62,826	\$178	\$357,749	\$15,124,300	under 0.0001%				
Drought		\$56,766,896			\$1,166,735		2.06% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$21,976,358,304		62,846	\$297,837		\$78,885	0.00136%				
Hail	\$12,442,568,371	\$167,948,596	62,826	\$2,014,088	\$78,181	\$26,453	0.0162%				
Heat Wave	\$12,442,568,371	\$167,948,596	62,826	\$352	\$802	\$2,077,239	under 0.0001%				
Hurricane	\$12,441,304,575	\$164,055,925	62,823	\$6,986	\$4,894	\$70	under 0.0001%				
Ice Storm	\$12,442,389,513		62,823	\$1,849,902		\$56,677	0.0149%				
Inland Flooding	\$12,442,129,905	\$15,906,610	2,172	\$10,330,329	\$172,609	\$144,607	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. EAL as % of exposure: n/a.
Landslide	\$29,098,693		138	\$75		\$595	0.000259%				
Lightning	\$12,442,568,371		62,826	\$39,006		\$81,570	0.000313%				
Strong Wind	\$12,442,568,371	\$167,948,596	62,826	\$279,758	\$1,280	\$795,289	0.00225%				

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 plan <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
Tornado	\$12,442,568,371	\$167,948,596	62,826	\$3,203,570	\$8,290	\$4,685,342	0.0257%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,229,705,354	\$39,858,512	13,647	\$43,139	\$236	\$9,928	0.00193%				
Winter Weather	\$12,442,568,371	\$167,948,596	62,826	\$38,220	\$1,865	\$108,119	0.000307%				

Totals since the plan: not available. No approved plan on record, so there is no approval date to count from.

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	62,826
Building value (total, not at risk)	\$12,442,568,371
Agriculture value (total, not at risk)	\$167,948,596
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$19,896,081
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)	\$23,189,075
Social vulnerability rating	Relatively Moderate
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	2	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	0	0	2	0	2	0	1
ENID, CITY OF	0	0	1	0	1	0	0
GARFIELD COUNTY*	0	0	1	0	1	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
Garfield County	400473	0	0	1	0	1	0	1	
Breckenridge town	400530	0	0	0	0	0	0	0	
Carrier town	400526	0	0	0	0	0	0	0	
Covington town	400362	0	0	0	0	0	0	0	
Douglas town	400531	0	0	0	0	0	0	0	
Drummond town	400527	0	0	0	0	0	0	0	
Enid city	400062	0	0	1	0	1	0	0	
Fairmont town	400528	0	0	0	0	0	0	0	
Garber city	400380	0	0	0	0	0	0	0	
Hillsdale town	400529	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
Hunter town	400286	0	0	0	0	0	0	0	
Kremlin town	400293	0	0	0	0	0	0	0	
North Enid town	400425	0	0	0	0	0	0	0	
Waukomis town	400338	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	2	0	2	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	0	0	0	0	0	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 2 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_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_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/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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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_OK_40047. Preview: automated baseline.