

Grady County, OK

Risk-assessment baseline packet

County FIPS: 40051 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2029-08-28. Plan: Grady County (FEMA plan 109986), approved 2024-08-29.

Since the plan was approved on 2024-08-29: 1 new hazard declaration (1 incident) and 103 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Tornado (\$9,969,107 a year), Inland Flooding (\$9,552,995) and Cold Wave (\$5,287,393).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 40051 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Approved, expires 2029-08-28	Plan:	Grady County (FEMA plan 109986)
Approved:	2024-08-29	Days to expiry:	1,063

What changed since your last plan (approved 2024-08-29)

New federal declarations:	1 new hazard declaration (1 incident): FM-5569-OK (Norge Fire)	Storm Events records since approval:	103 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 2, SRL 5 (44 CFR 77.2); any definition: 25	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 30 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Grady County	County	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Alex town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Amber town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Blanchard city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan in review	
Bradley town	Town	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		this jurisdiction approved 2024-12-17
Bridge Creek town	Town	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Chickasha city	City	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Minco city	City	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		this jurisdiction approved 2024-12-05
Ninnekah town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norge town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pocasset town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rush Springs town	Town	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Tuttle city	City	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Verden town	Town	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Alex Public Schools	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Amber-Pocasset Public Schools	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Bridge Creek Public Schools	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Chickasha Public Schools	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Friend Public School	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lindsay Public Schools	School/School District	Approved, expires 2029-06-09	Garvin County (FEMA plan 105036)	2024-06-10	2029-06-09	983		this jurisdiction approved 2024-08-15
Marlow Public Schools	School/School District	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Middleberg Public School	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Minco Public Schools	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ninnekah Public Schools	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pioneer Public School	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rush Springs Public Schools	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		this jurisdiction approved 2024-12-17
Tuttle Public Schools	School/School District	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	Grady County (FEMA plan 109986), pending adoption here	2024-08-29 by FEMA; not yet adopted here	2029-08-28 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 <i>negative = days since expiry</i>	Update underway	Notes
Verden Public Schools	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		
Canadian Valley Tech	School/School District	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		this jurisdiction approved 2024-12-02
University of Science and Arts of Oklahoma	College/ University	Approved, expires 2029-08-28	Grady County (FEMA plan 109986)	2024-08-29	2029-08-28	1,063		this jurisdiction approved 2024-11-15

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Tornado	Relatively High	Relatively High	\$3,374,824	\$14,550	\$6,579,735	\$9,969,107	50	
2	Inland Flooding	Relatively Low	Relatively Low	\$9,095,676	\$222,656	\$234,662	\$9,552,995	42	
3	Cold Wave	Relatively Moderate	Relatively High	\$39,691	\$265,719	\$4,981,984	\$5,287,393	12	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Hail	Relatively Moderate	Relatively Moderate	\$2,222,070	\$496	\$66,910	\$2,289,477	424	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$114	\$922	\$2,014,567	\$2,015,603	93	
6	Wildfire	Relatively Moderate	Relatively Moderate	\$1,323,617	\$4,265	\$329,978	\$1,657,860	4	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
7	Ice Storm	Relatively High	Relatively High	\$1,306,564	n/a	\$71,810	\$1,378,374	13	
8	Drought	Relatively Moderate	Relatively Moderate	n/a	\$681,413	n/a	\$681,413	91	
9	Earthquake	Relatively Low	Relatively Low	\$467,017	n/a	\$168,529	\$635,546		Storm Events does not record earthquakes.
10	Strong Wind	Relatively Low	Relatively Low	\$139,701	\$656	\$73,388	\$213,745	346	Includes 34 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$20,554	\$2,085	\$155,933	\$178,571	43	
12	Lightning	Relatively Low	Relatively Low	\$24,466	n/a	\$72,762	\$97,228	3	
13	Hurricane	Very Low	Very Low	\$4,727	\$11,299	\$124	\$16,151	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$196	n/a	\$2,286	\$2,481	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 10 (Relatively Low, 74.1); tract 5.02 (Relatively Low, 71.6); tract 6 (Relatively Low, 66.2)
Hurricane	tract 7.01 (Very Low, 43.4); tract 7.02 (Very Low, 43.3); tract 6 (Very Low, 42.5)
Landslide	tract 7.01 (Relatively Low, 90.9); tract 7.02 (Relatively Low, 90.0); tract 8.02 (Relatively Low, 89.7)
Tornado	tract 9.02 (Very High, 99.7); tract 10 (Very High, 99.5); tract 6 (Very High, 99.3)
Wildfire	tract 6 (Relatively High, 97.2); tract 8.02 (Relatively High, 96.9); tract 7.01 (Relatively High, 96.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 10 is Census Tract 10). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	11 records, 1996 to 2025 (11 zone-level)	1 day to 7 days (median 3 days); 10 with a recorded value	7 consecutive days, 2007-01-12 to 2007-01-18, 1 direct death, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2023 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	91 records, 2000 to 2026 (91 zone-level)	12 days to 414 days (median 61 days); 21 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 (zone total, 2000 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	653 records, 1956 to 2026 (2 zone-level)	0.75 in to 4.5 in (median 1 in); 653 with a recorded value	4.5 in hail, 1999-05-03	Hail, 2015-05-06, \$50,000 property; \$0 crops (2015 dollars)	Event records naming jurisdictions in the plan: Rush Springs town (63 records), Tuttle city (47 records), Chickasha city (36 records), Amber town (28 records), Minco city (27 records), Bridge Creek town (26 records), Verden town (26 records), Pocasset town (24 records), Ninnekah town (19 records), Alex town (13 records); and 3 more jurisdictions (see the Excel file). Zone-level records (2) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	93 records, 1996 to 2026 (93 zone-level)	1 day to 29 days (median 2 days); 33 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, 2 direct deaths, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	13 records, 1996 to 2020 (13 zone-level)		Ice Storm, 2000-12-26, \$13,500,000 property; crops not reported (2000 dollars); NWS zone OKZ027		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	42 records, 1996 to 2026 (1 zone-level)		Flash Flood, 2000-10-22, \$1,500,000 property; crops not reported (2000 dollars)		Event records naming jurisdictions in the plan: Minco city (6 records), Pocasset town (5 records), Chickasha city (4 records), Rush Springs town (4 records), Tuttle city (4 records), Norge town (3 records), Alex town (2 records), Verden town (2 records), Bridge Creek town (1 record), Ninnekah town (1 record). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3 records, 1999 to 2005		Lightning, 2005-01-04, \$100,000 property; crops not reported (2005 dollars)		Event records naming jurisdictions in the plan: Rush Springs town (3 records).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	35 records, 1996 to 2026 (35 zone-level)	39 kt (45 mph) to 67 kt (77 mph) (median 53 kt (61 mph)); 31 with a recorded value	67 kt (77 mph) measured gust, High Wind, 2020-05-14; NWS zone OKZ027	High Wind, 2025-03-14, \$15,000 property; crops not reported (zone total, 2025 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	438 records, 1955 to 2026 (2 zone-level)	50 kt (58 mph) to 85 kt (98 mph) (median 56 kt (64 mph)); 348 with a recorded value	85 kt (98 mph), measurement type not recorded, Thunderstorm Wind, 1968-06-15	Thunderstorm Wind, 2010-04-02, \$400,000 property; \$0 crops (2010 dollars)	Event records naming jurisdictions in the plan: Minco city (79 records), Rush Springs town (32 records), Chickasha city (27 records), Ninnekah town (25 records), Tuttle city (24 records), Bridge Creek town (23 records), Norge town (17 records), Amber town (12 records), Pocasset town (9 records), Alex town (7 records); and 2 more jurisdictions (see the Excel file). Zone-level records (2) apply countywide.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	96 records, 1951 to 2026	F/EF0 to F/EF5 (median F/EF1); 89 with a recorded value	F5 tornado, 1999-05-03, 15 mi within this county, 1,760 yd wide, \$90,000,000 property; crops not reported (1999 dollars), 12 direct deaths, 39 direct injuries		Event records naming jurisdictions in the plan: Minco city (9 records), Tuttle city (8 records), Amber town (6 records), Bridge Creek town (5 records), Chickasha city (4 records), Pocasset town (4 records), Norge town (3 records), Bradley town (2 records), Ninnekah town (2 records), Alex town (1 record); and 2 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	4 records, 2012 to 2023 (4 zone-level)		Wildfire, 2023-12-07, \$200,000 property; crops not reported (2023 dollars); NWS zone OKZ027		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	43 records, 1996 to 2026 (43 zone-level)		Winter Storm, 2007-01-12, \$25,000 property; \$0 crops (2007 dollars); NWS zone OKZ027		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 37 declarations covering 30 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-03-15	2025-03-14	FM-5569-OK	Fire management	Norge Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	Severe Winter Storms	Ice Storm	\$5,391.25		
2021-02-17	2021-02-08	EM-3555-OK	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4587
2020-12-21	2020-10-26	DR-4575-OK	Major disaster	Severe Winter Storm	Ice Storm	\$991,603.46		
2020-04-05	2020-01-20	DR-4530-OK	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$6,067.79		
2020-03-13	2020-01-20	EM-3462-OK	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		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	\$227,446.97		
2016-07-15	2016-06-11	DR-4274-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	\$288,157.36		
2016-02-10	2015-12-26	DR-4256-OK	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	\$33,476.26		
2015-12-29	2015-11-27	DR-4247-OK	Major disaster	Severe Winter Storms and Flooding	Ice Storm	\$197,990.28		
2015-05-26	2015-05-05	DR-4222-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,851,166.75		
2011-06-06	2011-05-22	DR-1989-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$68,769.79		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2010-03-05	2010-01-28	DR-1883-OK	Major disaster	Severe Winter Storm	Ice Storm	\$363,189.51		
2010-02-25	2009-12-24	DR-1876-OK	Major disaster	Severe Winter Storm	Winter Weather	\$290,277.05		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1883
2009-06-19	2009-04-09	DR-1846-OK	Major disaster	Wildfires	Wildfire	PA not declared for this county		
2007-12-18	2007-12-08	DR-1735-OK	Major disaster	Severe Winter Storms	Ice Storm	\$585,654.77		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		same incident as DR-1735
2007-08-24	2007-08-18	DR-1718-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$844,175.67		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2007-07-07	2007-06-10	DR-1712-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$685,735.39		
2007-06-07	2007-05-04	DR-1707-OK	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$187,259		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	Severe Winter Storms and Flooding	Ice Storm	no Public Assistance recorded		
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	Extreme Wildfire Threat	Wildfire	\$61,066.33		
2005-09-05	2005-08-29	EM-3219-OK	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-05-10	2003-05-08	DR-1465-OK	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2002-02-01	2002-01-30	DR-1401-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	\$103,090.50		
2001-06-29	2001-05-27	DR-1384-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$1,125		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	\$2,604,186.89		
2000-12-28	2000-12-25	EM-3158-OK	Emergency	Severe Winter and Ice Storm	Ice Storm	no Public Assistance recorded		same incident as DR-1355
2000-11-27	2000-10-21	DR-1349-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	\$122,356.76		
1999-05-04	1999-05-03	DR-1272-OK	Major disaster	Ok, Tornadoes 5/3/99	Tornado	\$9,519,873.52		
1995-06-26	1995-05-26	DR-1058-OK	Major disaster	Tornadoes, Severe Storms and Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		
1993-05-12	1993-05-08	DR-991-OK	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1987-07-09	1987-05-19	DR-794-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1986-10-14	1986-09-26	DR-778-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1983-10-26	1983-10-19	DR-693-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$6,556.89 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
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, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

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.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	12	5	2	8	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	91	9	2	27	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	653	40	7	96	0	0	1955 to 2026-06-30	
Heat Wave	93	18	37	89	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	13	0	0	0	8	0	1996 to 2026-06-30	
Inland Flooding	42	5	0	10	15	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	473	23	19	76	3	0	1955 to 2026-06-30	Includes 34 High Wind and 1 Strong Wind records.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tornado	96	1	1	15	11	0	1950 to 2026-06-30	
Wildfire	4	0	1	1	3	1	1996 to 2026-06-30	
Winter Weather	43	2	1	5	4	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-12-07	Wildfire		\$200,000 property; crops not reported (zone total, 2023 dollars)	0, 0	NWS zone OKZ027 (GRADY), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Wildfire
2020-05-14	High Wind	67 kt (77 mph) measured gust	\$0 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone OKZ027 (GRADY), zone-level		B1-c worst recorded: High Wind and Strong Wind
2011-05-24	Tornado	EF4, 21 mi within this county, 880 yd wide	damage not reported	1, 48	NORGE to BRIDGE CREEK		deaths or injuries recorded
2007-01-12	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2007 dollars)	1, 0	NWS zone OKZ027 (GRADY), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2007-01-12	Winter Storm		\$25,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone OKZ027 (GRADY), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-07-16	Heat		damage not reported	2, 0	NWS zone OKZ027 (GRADY), zone-level		deaths or injuries recorded
2005-12-01	Drought		damage not reported	0, 0	NWS zone OKZ027 (GRADY), zone-level		B1-c worst recorded: Drought
2000-12-26	Ice Storm		\$13,500,000 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone OKZ027 (GRADY), zone-level		B1-c worst recorded: Ice Storm
2000-10-22	Flash Flood		\$1,500,000 property; crops not reported (2000 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-05-03	Tornado	F5, 15 mi within this county, 1,760 yd wide	\$90,000,000 property; crops not reported (1999 dollars)	12, 39	AMBER to TUTTLE		deaths or injuries recorded
1999-05-03	Hail	4.5 in	damage not reported	0, 0	MINCO		B1-c worst recorded: Hail
1968-06-15	Thunderstorm Wind	85 kt (98 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,523 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.74	event-days per year	about 1.74 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	33	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	41.5	event-days per year	about 41.5 days per year	Likely	Storm Events event- days in 20 of 30 years, 1996 to 2025 (66.7%)	1,407	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00156	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.156%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	12	events per year	about 12 per year	Highly likely	FEMA annualized frequency (modeled)	457.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	17.2	event-days per year	about 17.2 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	273	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0092	events per year	about 1 in 109 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.31	event-days per year	about 1.31 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	88	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.964	event-days per year	about 0.964 days per year	Likely	Storm Events event- days in 14 of 30 years, 1996 to 2025 (46.7%)	27	1996 to 2023 (28 years)	see B1-f	
Landslide	0.291	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	51	days per year with a strike	about 51 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.54	events per year	about 5.54 per year	Highly likely	FEMA annualized frequency (modeled)	211	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>								
Tornado	1.28	events per year	about 1.28 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00478	annual probability at a location	chance a given location in the county burns in a year: 0.478%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	8.89	event-days per year	about 8.89 days per year	Likely	Storm Events event- days in 25 of 30 years, 1996 to 2025 (83.3%)	169	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	246	30	8.2
Hail	2.00 in+	1996 to 2025	48	30	1.6
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	239	30	7.97
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	38	30	1.27
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	22	30	0.733
Tornado	EF0-1	1996 to 2025	33	30	1.1
Tornado	EF2-3	1996 to 2025	7	30	0.233
Tornado	EF4-5	1996 to 2025	2	30	0.0667
Tornado	unrated (EFU)	1996 to 2025	7	30	0.233

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	15 of 15	65.2	94.0	97.2	Very High 3, Relatively High 11, Relatively Moderate 1
Drought	14 of 15	74.6	88.0	96.8	Relatively Moderate 6, Relatively Low 5, Very Low 3, No Rating 1
Earthquake	15 of 15	35.9	57.8	74.1	Relatively Low 14, Very Low 1
Hail	15 of 15	89.5	95.1	97.8	Relatively High 15
Heat Wave	15 of 15	47.7	86.6	93.6	Relatively High 9, Relatively Moderate 5, Relatively Low 1
Hurricane	15 of 15	23.8	31.3	43.4	Very Low 15
Ice Storm	15 of 15	94.2	96.6	98.9	Very High 5, Relatively High 10
Inland Flooding	15 of 15	9.4	56.0	83.9	Relatively High 2, Relatively Moderate 6, Relatively Low 6, Very Low 1
Landslide	15 of 15	30.1	73.7	90.9	Relatively Low 7, Very Low 8
Lightning	15 of 15	16.2	35.8	51.6	Relatively Moderate 1, Relatively Low 13, Very Low 1
Strong Wind	15 of 15	33.3	47.8	62.3	Relatively Moderate 4, Relatively Low 11

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	15 of 15	84.7	98.1	99.7	Very High 14, Relatively High 1
Wildfire	15 of 15	67.7	94.9	97.2	Relatively High 4, Relatively Moderate 7, Relatively Low 3, Very Low 1
Winter Weather	15 of 15	59.8	86.7	93.7	Relatively High 13, Relatively Moderate 2

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Grady County	County	Approved, expires 2029-08-28	FMA RL 0, SRL 0; any 1	\$14,830,130.34	0 total; 0 since its plan	
Alex town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$16,503.57	23 total; no approved plan	
Amber town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$6,340.16	46 total; no approved plan	
Blanchard city	City	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; no approved plan	
Bradley town	Town	Approved, expires 2029-08-28	FMA RL 0, SRL 0; any 0	\$1,100	12 total; 2 since its plan	
Bridge Creek town	Town	Approved, expires 2029-08-28		no Public Assistance recorded	55 total; 8 since its plan	No NFIP community ID on this jurisdiction's plan row.
Chickasha city	City	Approved, expires 2029-08-28	FMA RL 1, SRL 4; any 20	\$2,385,173.08	71 total; 0 since its plan	
Minco city	City	Approved, expires 2029-08-28	FMA RL 0, SRL 0; any 0	\$277,509.17	121 total; 9 since its plan	
Ninnekah town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$34,714.07	47 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Norge town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	35 total; no approved plan	
Pocasset town	Town	Plan 109986 approved 2024-08-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$30,531.99	42 total; no approved plan	
Rush Springs town	Town	Approved, expires 2029-08-28	FMA RL 0, SRL 0; any 0	\$119,696.29	103 total; 2 since its plan	
Tuttle city	City	Approved, expires 2029-08-28	FMA RL 1, SRL 1; any 4	\$963,247.28	83 total; 9 since its plan	Includes \$6,067.79 for declarations not counted as hazard incidents (DR-4530-OK).
Verden town	Town	Approved, expires 2029-08-28	FMA RL 0, SRL 0; any 0	\$19,519.70	36 total; 5 since its plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-08-29 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$9,779,190,495	\$196,566,787	54,565	\$39,691	\$265,719	\$4,981,984	0.000406%				
Drought	n/a	\$21,549,114	n/a	n/a	\$681,413	n/a	3.16% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$16,334,875,710	n/a	54,795	\$467,017	n/a	\$168,529	0.00286%				
Hail	\$9,779,190,495	\$196,566,787	54,565	\$2,222,070	\$496	\$66,910	0.0227%	\$10,000			
Heat Wave	\$9,779,190,495	\$196,566,787	54,565	\$114	\$922	\$2,014,567	under 0.0001%				
Hurricane	\$9,769,442,407	\$195,496,553	54,496	\$4,727	\$11,299	\$124	under 0.0001%				
Ice Storm	\$9,779,190,495	n/a	54,565	\$1,306,564	n/a	\$71,810	0.0134%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-08-29 <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
Inland Flooding	\$9,775,197,791	\$59,386,275	3,363	\$9,095,676	\$222,656	\$234,662	n/a (see note)	\$75,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$42,678,119	n/a	235	\$196	n/a	\$2,286	0.000458%				
Lightning	\$9,779,190,495	n/a	54,565	\$24,466	n/a	\$72,762	0.00025%				
Strong Wind	\$9,779,190,495	\$196,566,787	54,565	\$139,701	\$656	\$73,388	0.00143%	\$90,000	\$15,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$15,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$9,779,190,495	\$196,566,787	54,565	\$3,374,824	\$14,550	\$6,579,735	0.0345%	\$10,000			
Wildfire	\$3,024,483,110	\$112,563,751	26,940	\$1,323,617	\$4,265	\$329,978	0.0438%			no Public Assistance recorded (1 declaration)	
Winter Weather	\$9,779,190,495	\$196,566,787	54,565	\$20,554	\$2,085	\$155,933	0.00021%				

Totals since 2024-08-29 (Storm Events through 2026-06-30): 65 county-coded records, 10 with a damage value recorded (including \$0), \$185,000; 38 zone-level records, 1 with a damage value recorded (including \$0), \$15,000 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	54,565
Building value (total, not at risk)	\$9,779,190,495
Agriculture value (total, not at risk)	\$196,566,787
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$19,223,277
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)	\$14,752,668
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	5
Repetitive loss, NFIP insurance definition	25	Severe repetitive loss, NFIP insurance definition	5

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	2	5	25	5	25	0	4
of which: Chickasha city	1	4	20	4	20	0	3
of which: Tuttle city	1	1	4	1	4	0	1
of which: Grady County (unincorporated area)	0	0	1	0	1	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Grady County	400483	0	0	1	0	1	0	0
Alex town	400063	0	0	0	0	0	0	0
Amber town	400463	0	0	0	0	0	0	0
Blanchard city	400101	0	0	0	0	0	0	0
Bradley town	400263	0	0	0	0	0	0	0
Chickasha city	400234	1	4	20	4	20	0	3
Minco city	400406	0	0	0	0	0	0	0
Ninnekah town	405382	0	0	0	0	0	0	0
Norge town	400474	0	0	0	0	0	0	0
Pocasset town	400464	0	0	0	0	0	0	0
Rush Springs town	400064	0	0	0	0	0	0	0
Tuttle city	400443	1	1	4	1	4	0	1
Verden town	400248	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	2	10	2	10	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	3	15	3	15	0	3
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 23 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_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_Gaz_unsd_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_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 (used to match place names and codes; no table prints its values)
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Grady County, OK: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 40051). Automated baseline. <https://hazardplain.org/ok/40051/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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