

Clay County, IA

Risk-assessment baseline packet

Unit **County area 19041** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

Status	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Plan	Clay County (FEMA plan 110712), pending adoption here
Approved	2025-05-09 by FEMA; not yet adopted here	Expires	2030-05-08 once adopted
As of	2026-09-28	Update underway	FEMA tracker shows a plan approvable pending adoption

Not yet eligible: adopt the approved plan.

Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. Plan 110712 was approved by FEMA on 2025-05-09 but is not yet adopted here, so no since-plan counts are given.

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

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

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Clay County	County	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dickens city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-05-26
Everly city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-03-26
Fostoria city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-03-26
Gillett Grove city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Greenville city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Peterson city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-05-28
Rossie city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Royal city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 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
Spencer city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-03-26
Webb city	City	Approved, expires 2030-05-08	Clay County (FEMA plan 110712)	2025-05-09	2030-05-08	1,318		member approved 2025-03-26
Clay Central-Everly Community School District	School/School District	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Graettinger-Terril Community School District	School/School District	Expired on 2018-05-21	Palo Alto County (FEMA plan 36749)	2013-05-21	2018-05-21	-3,052		
Hartley-Melvin-Sanborn Community School District	School/School District	Approved, expires 2027-01-17	Sioux, O'Brien and Osceola Counties Multi-Jurisdictional HM Plan (FEMA plan 107675)	2022-01-17	2027-01-17	111		member approved 2022-06-21
Ruthven-Ayrshire Community School District	School/School District	Expired on 2018-05-21	Palo Alto County (FEMA plan 36749)	2013-05-21	2018-05-21	-3,052		
Sioux Central Community School District	School/School District	Approved, expires 2028-08-23	Buena Vista County (FEMA plan 109166)	2023-08-24	2028-08-23	695		member approved 2023-10-03
Spencer Community School District	School/School District	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	Clay County (FEMA plan 110712), pending adoption here	2025-05-09 by FEMA; not yet adopted here	2030-05-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$10,754,189	\$181,724	\$26,316	\$10,962,229	188		
2	Tornado	Relatively Low	Relatively Low	\$1,274,573	\$18,351	\$813,711	\$2,106,635	27		
3	Hail	Relatively Moderate	Relatively Moderate	\$146,015	\$1,328,529	\$78,265	\$1,552,809	199		
4	Cold Wave	Relatively Low	Relatively Moderate	\$1,960	\$296,983	\$789,295	\$1,088,239	35		
5	Strong Wind	Relatively Low	Relatively Low	\$269,087	\$98,635	\$118,068	\$485,790	180		Includes 41 High Wind records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Drought	Relatively Low	Relatively Moderate		\$466,882		\$466,882	46		
7	Winter Weather	Relatively Moderate	Relatively Moderate	\$127,762	\$771	\$73,347	\$201,881	179		
8	Ice Storm	Relatively Low	Relatively Low	\$65,237		\$11,346	\$76,583	5		
9	Heat Wave	Very Low	Very Low	\$2,642	\$7	\$62,577	\$65,226	24		
10	Lightning	Very Low	Very Low	\$6,565		\$50,369	\$56,934	1		
11	Earthquake	Very Low	Very Low	\$17,659		\$4,435	\$22,094			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Wildfire	Very Low	Very Low	\$17,922	\$395	\$2,219	\$20,537	2		
13	Landslide	Very Low	Very Low	\$18		\$547	\$564	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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3239-IA names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	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 5
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 5
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
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.	5 of 5
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
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.	0 of 5
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
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.	5 of 5

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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.	5 of 5
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5
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.	5 of 5
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 5
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 5
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.	5 of 5
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	5 of 5

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	35, 1996 to 2025 (35 zone-level)	1 day to 5 days (median 2 days); 31 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	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	46, 1999 to 2024 (46 zone-level)	36 days to 407 days (median 90 days); 7 with a recorded value	407 days (about 13.4 months), 2020-08-25 to 2021-10-05, a run of 15 consecutive Storm Events drought records, zone-level		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).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	247, 1957 to 2026	0.5 in to 4.25 in (median 1 in); 247 with a recorded value	4.25 in hail, 2004-05-21; same size also recorded on 2004-05-21	Hail, 2002-10-01, \$50,000 property; \$30,000,000 crops (2002 dollars)	Event records naming member places: Spencer city (50 records), Webb city (27 records), Dickens city (22 records), Everly city (22 records), Royal city (22 records), Peterson city (13 records), Gillett Grove city (12 records), Fostoria city (8 records), Rossie city (8 records), Greenville city (4 records).	
Excessive Heat, Heat	heat index (narratives)	24, 1999 to 2026 (24 zone- level)	1 day to 6 days (median 2 days); 23 with a recorded value	6 consecutive days, 2011-07-15 to 2011-07-20, 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)	5, 1996 to 2023 (5 zone- level)		No damage reported in 5 records.		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)	188, 1997 to 2024 (5 zone- level)		Flood, 2024-06-21, \$25,590,000 property; \$0 crops (2024 dollars), 1 direct death		Event records naming member places: Everly city (77 records), Spencer city (63 records), Fostoria city (59 records), Dickens city (30 records), Gillett Grove city (20 records), Greenville city (16 records), Peterson city (9 records), Webb city (5 records), Rossie city (4 records). Zone-level records (5) 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)	1, 2001 to 2001		Lightning, 2001-09-02, \$10,000 property; crops not reported (2001 dollars)		Event records naming member places: Peterson city (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)	48, 1996 to 2026 (48 zone-level)	35 kt (40 mph) to 65 kt (75 mph) (median 51 kt (59 mph)); 48 with a recorded value	65 kt (75 mph) measured, High Wind, 2001-04-07; NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	177, 1960 to 2026	50 kt (58 mph) to 91 kt (105 mph) (median 56 kt (64 mph)); 160 with a recorded value	91 kt (105 mph), measurement type not recorded, Thunderstorm Wind, 1990-06-16	Thunderstorm Wind, 2005-09-08, \$500,000 property; crops not reported (2005 dollars)	Event records naming member places: Spencer city (36 records), Royal city (13 records), Dickens city (11 records), Webb city (11 records), Peterson city (8 records), Everly city (7 records), Greenville city (6 records), Rossie city (6 records), Fostoria city (3 records), Gillett Grove city (3 records).	
Tornado	Enhanced Fujita (F before Feb 2007)	42, 1954 to 2026	F/EF0 to F/EF3 (median F/EF1); 38 with a recorded value	F3 tornado, 2004-06-11, 6 mi within this county, 400 yd wide, \$50,000 property; crops not reported (2004 dollars)	Tornado, 2004-06-11, \$500,000 property; crops not reported (2004 dollars)	Event records naming member places: Dickens city (8 records), Royal city (5 records), Spencer city (5 records), Webb city (5 records), Everly city (4 records), Gillett Grove city (3 records).	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, 2011 to 2012 (2 zone-level)		Wildfire, 2011-09-29, \$15,000 property; crops not reported, reported for the zone (2011 dollars); NWS zone IAZ014 (CLAY), 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)	179, 1996 to 2026 (179 zone-level)		Winter Storm, 2013-04-10, \$10,000,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
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 rows 21 Counted incidents 18

Plan 110712 was approved by FEMA on 2025-05-09 but is not yet adopted here, so no since-plan counts are given.

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
2024-06-24	2024-06-16	DR-4796-IA	Major disaster	SEVERE STORMS, FLOODING, STRAIGHT-LINE WINDS, AND TORNADOES	Inland Flooding; Strong Wind; Tornado	\$25,156,067.28	within last 5 years	
2024-05-24	2024-05-20	DR-4784-IA	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$4,967.67	within last 5 years	
2020-03-23	2020-01-20	DR-4483-IA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$33,031.93		
2020-03-13	2020-01-20	EM-3480-IA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4483
2019-03-23	2019-03-12	DR-4421-IA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$592,830.26		
2018-08-20	2018-06-06	DR-4386-IA	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$602,025.23		
2014-07-24	2014-06-14	DR-4184-IA	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$984,723.49		
2013-07-02	2013-05-19	DR-4126-IA	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$62,654.47		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2011-08-24	2011-07-09	DR-4016-IA	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind	\$77,882.22		
2010-07-29	2010-06-01	DR-1930-IA	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$381,919.81		
2010-03-02	2010-01-19	DR-1880-IA	Major disaster	SEVERE WINTER STORM	Winter Weather	none found		
2010-02-25	2009-12-23	DR-1877-IA	Major disaster	SEVERE WINTER STORMS AND SNOWSTORM	Winter Weather	\$129,843.51		
2007-03-30	2007-02-28	EM-3275-IA	Emergency	SNOW	Winter Weather	\$69,788.83		
2005-09-10	2005-08-29	EM-3239-IA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2004-05-25	2004-05-19	DR-1518-IA	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$442,059.06		
1998-07-02	1998-06-13	DR-1230-IA	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding (primary); also designated: Tornado	none found		
1993-07-09	1993-04-13	DR-996-IA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1991-12-26	1991-10-31	DR-928-IA	Major disaster	ICE STORM	Ice Storm	none found		
1969-08-14	1969-08-14	DR-269-IA	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		
1969-04-25	1969-04-25	DR-259-IA	Major disaster	FLOODING	Inland Flooding	none found		
1965-04-22	1965-04-22	DR-193-IA	Major disaster	FLOODING	Inland Flooding	none found		

School districts and special districts in this county: \$9,849,608.84 (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
1962-09-05	1962-09-05	DR-133-IA	Major disaster	FLOODS	Inland Flooding		
1961-03-31	1961-03-31	DR-111-IA	Major disaster	FLOODS	Inland Flooding		
1958-07-05	1958-07-05	DR-86-IA	Major disaster	FLOODS	Inland Flooding		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1954-06-23	1954-06-23	DR-17-IA	Major disaster	FLOOD	Inland Flooding		
1953-06-11	1953-06-11	DR-8-IA	Major disaster	FLOOD	Inland Flooding		

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

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$51,071.73

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4181-IA	2014-07-14	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Spencer Municipal Utilities	\$31,877.25
DR-1998-IA	2011-06-27	FLOODING	Spencer Municipal Utilities	\$19,194.48

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES

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

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

Public Assistance not placed in a county in this state: 11 rows, \$7,881,708.52

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4557	2020-08-17	The Evangelical Lutheran Good Samaritan Society	Minnehaha County	\$47,682.27	county field is a county of another state and the applicant name does not identify a place in the declaring state
4483	2020-03-23	Gundersen Lutheran Health System, Inc	La Crosse County	\$326,644.22	county field is a county of another state and the applicant name does not identify a place in the declaring state
4421	2019-03-23	City of Bigelow	Nobles County	\$80,835.34	county field is a county of another state and the applicant name does not identify a place in the declaring state
4421	2019-03-23	Dairyland Power Cooperative	La Crosse County	\$247,337.47	county field is a county of another state and the applicant name does not identify a place in the declaring state
4421	2019-03-23	South Dakota Dept of Transportation	Hughes County	\$3,666,245.52	county field is a county of another state and the applicant name does not identify a place in the declaring state
4421	2019-03-23	City of Omaha Parks and Recreation Dept(The Omaha Parks and Recreation)	Douglas County	\$379,432.23	county field is a county of another state and the applicant name does not identify a place in the declaring state
4184	2014-07-24	South Dakota Dept of Transportation	Hughes County	\$1,245,084.61	county field is a county of another state and the applicant name does not identify a place in the declaring state
4181	2014-07-14	Lincoln Electric System	Lancaster County	\$383,692.95	county field is a county of another state and the applicant name does not identify a place in the declaring state
4114	2013-05-06	City of Bigelow	Nobles County	\$5,961.43	county field is a county of another state and the applicant name does not identify a place in the declaring state
1998	2011-06-27	Lincoln Electric System	Lancaster County	\$65,027.74	county field is a county of another state and the applicant name does not identify a place in the declaring state

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
1688	2007-03-14	Dairyland Power Cooperative	La Crosse County	\$1,433,764.74	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (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	35			13	0		1996 to 2026-06-30	
Drought	46			17	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	247			25	0		1955 to 2026-06-30	
Heat Wave	24			13	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	5			2	1		1996 to 2026-06-30	
Inland Flooding	188			36	14		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	1			0	0		1996 to 2026-06-30	
Strong Wind	225			51	4		1955 to 2026-06-30	Includes 41 High Wind records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	42			5	8		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

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
Wildfire	2			0	0		1996 to 2026-06-30	
Winter Weather	179			29	3		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
2024-06-21	Flood		\$25,590,000 property; \$0 crops (2024 dollars)	1, 0	PETERSON to WEBB	within last 5 years	deaths or injuries recorded
2024-01-12	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2020-08-25	Drought		\$0 property; \$2,900,000 crops, reported for the zone (2020 dollars)	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2013-04-10	Winter Storm		\$10,000,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2011-09-29	Wildfire		\$15,000 property; crops not reported, reported for the zone (2011 dollars)	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2011-07-15	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2008-05-06	Thunderstorm Wind	69 kt (79 mph) estimated gust	\$10,000 property; \$0 crops (2008 dollars)	0, 1	ROSSIE		deaths or injuries recorded
2004-06-11	Tornado	F3, 6 mi within this county, 400 yd wide	\$50,000 property; crops not reported (2004 dollars)	0, 0	WEBB		B1-c worst recorded: Tornado
2004-05-21	Hail	4.25 in	\$500,000 property; crops not reported (2004 dollars)	0, 0	SPENCER		B1-c worst recorded: Hail
2001-09-02	Lightning		\$10,000 property; crops not reported (2001 dollars)	0, 0	PETERSON		B1-c worst recorded: Lightning
2001-04-07	High Wind	65 kt (75 mph) measured	\$400,000 property; crops not reported, reported for the zone (2001 dollars)	0, 0	NWS zone IAZ014 (CLAY), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1990-06-16	Thunderstorm Wind	91 kt (105 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 XLSX file, sheet "B1-d Storm Events history" (994 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	10.2	event-days per year	about 10.2 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	193	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	23.5	event-days per year	about 23.5 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	616	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 23.5 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 9 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.

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
Earthquake	0.000412	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0412%			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	5.1	events per year	about 5.1 per year	Highly likely	FEMA annualized frequency (modeled)	193.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.84	event-days per year	about 4.84 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.84 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 9 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		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.789	event-days per year	about 0.789 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	53	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.64	event-days per year	about 3.64 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	102	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0642	events per year (modeled)	about 1 in 16 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	39.8	days per year with a strike	about 39.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.64	events per year	about 3.64 per year	Highly likely	FEMA annualized frequency (modeled)	139	1986 to 2023 (38 years)	countywide	
Tornado	0.445	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

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
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	0.000445	annual probability at a location	chance a given location in the county burns in a year: 0.0445%	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	17.8	event-days per year	about 17.8 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	339	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

Unit	Descriptor	Definition
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	92	30	3.07
Hail	2.00 in+	1996 to 2025	13	30	0.433
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	107	30	3.57
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	21	30	0.7
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	19	30	0.633
Tornado	EF2-3	1996 to 2025	3	30	0.1
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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 5				Not Applicable 5	
Coastal Flooding	0 of 5				Not Applicable 5	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Cold Wave	5 of 5	68.8	86.2	88.8	Relatively High 3, Relatively Moderate 2	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	5 of 5	70.4	87.0	97.6	Relatively Moderate 2, Relatively Low 2, Very Low 1	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	5 of 5	9.7	14.7	22.4	Very Low 5	
Hail	5 of 5	76.3	87.8	99.7	Very High 2, Relatively Moderate 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 86% 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.
Heat Wave	5 of 5	10.3	14.5	30.3	Relatively Low 1, Very Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 5				Not Applicable 5	
Ice Storm	5 of 5	68.7	74.7	83.9	Relatively Moderate 4, Relatively Low 1	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	5 of 5	83.1	92.7	97.9	Very High 2, Relatively High 3	
Landslide	5 of 5	23.5	50.2	88.1	Relatively Low 2, Very Low 3	
Lightning	5 of 5	37.4	43.2	64.3	Relatively Moderate 1, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	5 of 5	79.8	91.6	93.1	Relatively High 4, Relatively Moderate 1	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	5 of 5	84.0	87.0	96.6	Very High 1, Relatively High 4	
Tsunami	0 of 5				Not Applicable 5	
Volcanic Activity	0 of 5				Not Applicable 5	
Wildfire	5 of 5	57.0	79.1	81.1	Relatively Low 4, Very Low 1	
Winter Weather	5 of 5	95.5	96.2	98.6	Very High 4, Relatively High 1	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
Clay County	County	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,602,914.52	0; no approved plan	Includes \$14,800 for declarations not counted as hazard incidents (DR-4483-IA).
Dickens city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$999.02	71; 2	
Everly city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$99,948.92	110; 0	
Fostoria city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$5,808.37	70; 1	
Gillett Grove city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$810	38; no approved plan	
Greenville city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$926.88	26; no approved plan	
Peterson city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$74,778.43	31; 1	
Rossie city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$993.75	18; no approved plan	
Royal city	City	Plan 110712 approved 2025-05-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$39,767.83	40; no approved plan	
Spencer city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$8,442,064.11	154; 2	Includes \$18,231.93 for declarations not counted as hazard incidents (DR-4483-IA).
Webb city	City	Approved, expires 2030-05-08	FMA RL 0, SRL 0; any 0	\$1,363.50	48; 8	

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.

Plan 110712 was approved by FEMA on 2025-05-09 but is not yet adopted here, so no since-plan counts are given.

- 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	\$5,231,232,311	\$449,013,072	16,377	\$1,960	\$296,983	\$789,295	under 0.0001%				
Drought		\$143,139,848			\$466,882		0.326% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$9,442,220,028		16,384	\$17,659		\$4,435	0.000187%				
Hail	\$5,231,232,311	\$449,013,072	16,377	\$146,015	\$1,328,529	\$78,265	0.00279%				
Heat Wave	\$5,231,232,311	\$449,013,072	16,377	\$2,642	\$7	\$62,577	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$5,231,232,311		16,377	\$65,237		\$11,346	0.00125%				
Inland Flooding	\$5,225,165,808	\$58,521,760	625	\$10,754,189	\$181,724	\$26,316	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	\$17,441,146		63	\$18		\$547	0.000101%				
Lightning	\$5,231,232,311		16,377	\$6,565		\$50,369	0.000125%				

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
Strong Wind	\$5,231,232,311	\$449,013,072	16,377	\$269,087	\$98,635	\$118,068	0.00514%				
Tornado	\$5,231,232,311	\$449,013,072	16,377	\$1,274,573	\$18,351	\$813,711	0.0244%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,235,202,960	\$100,730,047	4,635	\$17,922	\$395	\$2,219	0.00145%				
Winter Weather	\$5,231,232,311	\$449,013,072	16,377	\$127,762	\$771	\$73,347	0.00244%				

Totals since the plan: not available. Plan 110712 was approved by FEMA on 2025-05-09 but is not yet adopted here, so no since-plan counts are given.

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	16,377
Building value (total, not at risk)	\$5,231,232,311
Agriculture value (total, not at risk)	\$449,013,072
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$15,075,906
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)	\$2,030,495
Social vulnerability rating	Very Low

Measure	Value
Community resilience rating	Relatively High
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	0	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 and state-level rows

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	0	0	0	0	0
State level, not in this county: county not reported	0	0	1	0	1	0	0

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
Clay County	190857	0	0	0	0	0	0	0	
Dickens city	190355	0	0	0	0	0	0	0	
Everly city	190356	0	0	0	0	0	0	0	
Fostoria city	195191	0	0	0	0	0	0	0	
Gillett Grove city	190924	0	0	0	0	0	0	0	
Greenville city	195201	0	0	0	0	0	0	0	
Peterson city	190357	0	0	0	0	0	0	0	
Rossie city	195190	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
Royal city	190799	0	0	0	0	0	0	0	
Spencer city	190071	0	0	0	0	0	0	0	
Webb city	190822	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	0	0	0	0	0
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 0 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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Cite this: Hazard Plain (2026). Clay County, IA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 19041). Preview: automated baseline. 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: 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_IA_19041. Preview: automated baseline.