

# Story County, IA

## Risk-assessment baseline packet

Unit **County area 19169**    Release **2026-10**    As of **2026-09-28**    Storm Events data through **2026-06-30**

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

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

### OPENFEMA DISCLAIMER

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## Plan clock

|          |                              |         |                                                                             |
|----------|------------------------------|---------|-----------------------------------------------------------------------------|
| Status   | Approved, expires 2030-01-07 | Plan    | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405) |
| Approved | 2025-01-08                   | Expires | 2030-01-07                                                                  |
| As of    | 2026-09-28                   | Days    | 1,197 days to expiry                                                        |

### What changed since your last plan (approved 2025-01-08)

|                          |                                                    |                                     |                                             |
|--------------------------|----------------------------------------------------|-------------------------------------|---------------------------------------------|
| New federal declarations | DR-4942-IA (1 declaration row; 1 counted incident) | Storm Events records since approval | 29 (data through 2026-06-30)                |
| Repetitive loss now      | FMA RL 1, SRL 8 (44 CFR 77.2); any definition: 34  | Repeat-flood change                 | First release: no prior release to compare. |

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

**Plan status for every jurisdiction listed in this county: 25 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.**

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

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## Plan clock

### Plan status for every jurisdiction listed in this county

| Jurisdiction     | Type   | Status                                                                   | Plan                                                                                               | Approved                                 | Expires                 | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                      |
|------------------|--------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------|-------------------------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Story County     | County | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-07                 |
| Ames city        | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Cambridge city   | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Collins city     | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Colo city        | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-03-10                 |
| Gilbert city     | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| Huxley city      | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Kelley city      | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| Maxwell city     | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| McCallsburg city | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-03-10                 |
| Nevada city      | City   | Plan 110405 approved 2025-01-08, pending adoption here; not yet eligible | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405), pending adoption here | 2025-01-08 by FEMA; not yet adopted here | 2030-01-07 once adopted |                                                       | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. |
| Roland city      | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Sheldahl city    | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-04-07                 |
| Slater city      | City   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-03-10                 |

| Jurisdiction                              | Type                   | Status                                                                   | Plan                                                                                               | Approved                                 | Expires                 | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                      |
|-------------------------------------------|------------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------|-------------------------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Story City city                           | City                   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| Zearing city                              | City                   | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| Ames Community School District            | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| Ballard Community School District         | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Collins-Maxwell Community School District | School/School District | Plan 110405 approved 2025-01-08, pending adoption here; not yet eligible | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405), pending adoption here | 2025-01-08 by FEMA; not yet adopted here | 2030-01-07 once adopted |                                                       | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. |
| Colo-Nesco Community School District      | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Gilbert Community School District         | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-02-13                 |
| Nevada Community School District          | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-07                 |
| Roland-Story Community School District    | School/School District | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-01-21                 |
| United Community School District          | School/School District | Expired on 2026-09-09                                                    | Boone County HM Plan Update (FEMA plan 107653)                                                     | 2021-09-09                               | 2026-09-09              | -19                                                   |                                                       |                                            |
| Iowa State University                     | College/University     | Approved, expires 2030-01-07                                             | Story County Multi-Jurisdictional Hazard Mitigation Plan (FEMA plan 110405)                        | 2025-01-08                               | 2030-01-07              | 1,197                                                 |                                                       | member approved 2025-03-10                 |

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

## Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

| Rank<br>by<br>EAL | Hazard             | NRI risk<br>rating     | EAL rating             | EAL<br>buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled<br/>dollars per<br/>year</i> | EAL population<br>equivalence<br><i>statistical value of life<br/>and injury, \$13.7M per<br/>life, not property damage</i> | EAL total<br>(see note)<br><i>modeled dollars<br/>per year</i> | Storm<br>Events<br>records<br>since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no<br/>declaration and no Storm Events<br/>record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------------|--------------------|------------------------|------------------------|---------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                 | Inland<br>Flooding | Relatively<br>Low      | Relatively<br>Moderate | \$15,610,051                                            | \$415,944                                                     | \$339,021                                                                                                                   | \$16,365,016                                                   | 142                                                      |                                                                                                                     |                                                                                                                                                                |
| 2                 | Tornado            | Relatively<br>High     | Relatively<br>High     | \$6,395,221                                             | \$12,327                                                      | \$3,955,456                                                                                                                 | \$10,363,004                                                   | 31                                                       |                                                                                                                     |                                                                                                                                                                |
| 3                 | Drought            | Relatively<br>High     | Relatively<br>High     |                                                         | \$4,316,292                                                   |                                                                                                                             | \$4,316,292                                                    | 27                                                       |                                                                                                                     |                                                                                                                                                                |
| 4                 | Hail               | Relatively<br>Moderate | Relatively<br>Moderate | \$470,689                                               | \$180,628                                                     | \$1,125,354                                                                                                                 | \$1,776,671                                                    | 293                                                      |                                                                                                                     |                                                                                                                                                                |
| 5                 | Strong Wind        | Relatively<br>Moderate | Relatively<br>Moderate | \$550,631                                               | \$121,506                                                     | \$584,734                                                                                                                   | \$1,256,871                                                    | 388                                                      |                                                                                                                     | Includes 45 High Wind records, event types the NRI definition of this hazard leaves out.                                                                       |
| 6                 | Cold Wave          | Relatively<br>Low      | Relatively<br>Low      | \$8,380                                                 | \$539,207                                                     | \$144,461                                                                                                                   | \$692,048                                                      | 28                                                       |                                                                                                                     | Includes 9 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                                                                     |
| 7                 | Winter<br>Weather  | Relatively<br>High     | Relatively<br>High     | \$65,532                                                | \$443                                                         | \$467,306                                                                                                                   | \$533,282                                                      | 78                                                       |                                                                                                                     |                                                                                                                                                                |
| 8                 | Lightning          | Relatively<br>Low      | Relatively<br>Moderate | \$61,191                                                |                                                               | \$318,691                                                                                                                   | \$379,883                                                      | 13                                                       |                                                                                                                     |                                                                                                                                                                |
| 9                 | Ice Storm          | Relatively<br>Moderate | Relatively<br>Moderate | \$176,396                                               |                                                               | \$32,736                                                                                                                    | \$209,132                                                      | 12                                                       |                                                                                                                     |                                                                                                                                                                |
| 10                | Earthquake         | Very Low               | Very Low               | \$104,404                                               |                                                               | \$37,556                                                                                                                    | \$141,960                                                      |                                                          |                                                                                                                     | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                                                     |
| 11                | Heat Wave          | Very Low               | Very Low               | \$18,362                                                | \$5                                                           | \$18,831                                                                                                                    | \$37,197                                                       | 4                                                        |                                                                                                                     |                                                                                                                                                                |
| 12                | Wildfire           | Very Low               | Very Low               | \$15,629                                                | \$76                                                          | \$3,070                                                                                                                     | \$18,775                                                       | 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. |
| 13                | Hurricane          | Very Low               | Very Low               | \$2,336                                                 | \$2,186                                                       | under \$1                                                                                                                   | \$4,522                                                        | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
| 14                | Landslide          | Very Low               | Very Low               | \$206                                                   |                                                               | \$912                                                                                                                       | \$1,118                                                        | 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<br>Applicable      | Not<br>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).                                                                                       |

| Rank by EAL | Hazard            | NRI risk rating | EAL rating     | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>      | Storm Events coverage note                                                                                                                                     |
|-------------|-------------------|-----------------|----------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             | Coastal Flooding  | Not Applicable  | Not Applicable |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.  | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
|             | Tsunami           | Not Applicable  | Not Applicable |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.           | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
|             | 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](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](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<br><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 27                                           |
| 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 27                                           |
| Cold Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 27 of 27                                          |
| Drought          | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 20 of 27                                          |
| 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.                                                                        | 27 of 27                                          |
| Hail             | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 27 of 27                                          |
| Heat Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 27 of 27                                          |
| 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.                                                                        | 27 of 27                                          |
| Ice Storm        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 27 of 27                                          |
| Inland Flooding  | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 27 of 27                                          |
| 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.                                                                        | 26 of 27                                          |
| Lightning        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 27 of 27                                          |

| <b>Hazard</b>     | <b>Location</b>                                                                                                                    | <b>Census tracts rated</b><br><i>rated of all tracts</i> |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 27 of 27                                                 |
| 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. | 27 of 27                                                 |
| 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 27                                                  |
| 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 27                                                  |
| 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. | 26 of 27                                                 |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 27 of 27                                                 |

**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](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](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

| <b>Hazard</b>                                   | <b>Scale</b>                  | <b>Records</b><br><i>count, years</i> | <b>Observed range</b>                                          | <b>Worst recorded event</b>                                                                                                                                             | <b>Most damaging</b><br><b>(when different)</b>                                                              | <b>How it applies to members</b>                                                                    | <b>Note</b>                                                                                                                                                                             |
|-------------------------------------------------|-------------------------------|---------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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                    | 19, 1996 to 2025 (19 zone-level)      | 1 day to 4 days (median 2 days); 16 with a recorded value      | 4 consecutive days, 2024-01-13 to 2024-01-16, zone-level                                                                                                                | Cold/Wind Chill, 1999-09-21, property not reported; \$294,117.65 crops, reported for the zone (1999 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county. | Wind chill: in event narratives only; local data required. Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run. |
| Frost/Freeze (outside NRI Cold Wave definition) | crop damage                   | 9, 1996 to 2019 (9 zone-level)        |                                                                | Frost/Freeze, 2009-10-10, \$2,500,000 crop damage, reported for the zone (2009 dollars); NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |                                                                                                              | Zone-level records: applies countywide; national data do not locate these events within the county. | Temperature: in event narratives only; local data required.                                                                                                                             |
| Drought                                         | US Drought Monitor D-scale    | 27, 2000 to 2024 (27 zone-level)      | 22 days to 141 days (median 31 days); 10 with a recorded value | 141 days (about 4.6 months), 2021-06-15 to 2021-11-02, a run of 6 consecutive Storm Events drought records, zone-level                                                  | Drought, 2012-07-01, \$0 property; \$45,000,000 crops, reported for the zone (2012 dollars)                  | Zone-level records: applies countywide; national data do not locate these events within the county. | Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.                    |

| Hazard                                         | Scale                                  | Records<br><i>count, years</i>    | Observed range                                              | Worst recorded event                                                                                                                                                       | Most damaging<br>(when different)                                    | How it applies to members                                                                                                                                                                                                                                                                                                                                                                       | Note                                                                                                                                                                                                                                                      |
|------------------------------------------------|----------------------------------------|-----------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Earthquake                                     | Modified Mercalli (local data)         | 0                                 |                                                             |                                                                                                                                                                            |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                 | No Storm Events record; local data required (e.g., USGS).                                                                                                                                                                                                 |
| Hail                                           | hail size (inches)                     | 325, 1968 to 2025                 | 0.75 in to 5.5 in (median 1 in); 325 with a recorded value  | 5.5 in hail, 2004-05-22                                                                                                                                                    | Hail, 1998-05-19, \$500,000 property; \$100,000 crops (1998 dollars) | Event records naming member places: Ames city (85 records), Nevada city (30 records), Story City city (26 records), Roland city (17 records), Gilbert city (16 records), Collins city (14 records), Huxley city (14 records), Maxwell city (13 records), Colo city (11 records), Zearing city (8 records); and 3 more member places (see the XLSX file).                                        |                                                                                                                                                                                                                                                           |
| Excessive Heat, Heat                           | heat index (narratives)                | 4, 2001 to 2019 (4 zone-level)    | 1 day to 14 days (median 3.5 days); 4 with a recorded value | 14 consecutive days, 2011-07-15 to 2011-07-28, zone-level                                                                                                                  |                                                                      | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Heat index: in event narratives only; local data required.                                                                                                                                                                                                |
| Hurricane, Tropical Storm, Tropical Depression | Saffir-Simpson                         | 0                                 |                                                             |                                                                                                                                                                            |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                 | Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns. |
| Ice Storm                                      | Sperry-Piltz (local data)              | 12, 1996 to 2023 (12 zone-level)  |                                                             | Ice Storm, 2010-01-20, \$100,000 property; \$0 crops, reported for the zone (2010 dollars); NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |                                                                      | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Ice thickness: in event narratives only; local data required.                                                                                                                                                                                             |
| Flash Flood, Flood, Lakeshore Flood            | damage and flood days (FIRM for depth) | 142, 1996 to 2024 (25 zone-level) |                                                             | Flood, 2010-08-11, \$50,000,000 property; \$0 crops (2010 dollars)                                                                                                         |                                                                      | Event records naming member places: Ames city (33 records), Maxwell city (12 records), Cambridge city (10 records), Colo city (10 records), Story City city (9 records), Gilbert city (7 records), Kelley city (6 records), Nevada city (5 records), Slater city (5 records), Zearing city (5 records); and 3 more member places (see the XLSX file). Zone-level records (25) 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.                                                                                                                                                                                          |

| Hazard                                                         | Scale                                                                              | Records<br><i>count, years</i>   | Observed range                                                                       | Worst recorded event                                                                                                                                                                                                         | Most damaging<br>(when different)                                               | How it applies to members                                                                                                                                                                                                                                                                                                                                  | Note                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lightning                                                      | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 13, 1997 to 2021                 |                                                                                      | Lightning, 2018-09-01, \$1,000,000 property; \$0 crops (2018 dollars)                                                                                                                                                        |                                                                                 | Event records naming member places: Nevada city (4 records), Ames city (2 records), Colo city (2 records), Huxley city (1 record), Roland city (1 record), Zearing city (1 record).                                                                                                                                                                        | Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.                                                                                                                                                                                                                                                                                                       |
| High Wind and Strong Wind (outside NRI Strong Wind definition) | wind speed (kt and mph)                                                            | 45, 1996 to 2025 (45 zone-level) | 35 kt (40 mph) to 61 kt (70 mph) (median 51 kt (59 mph)); 43 with a recorded value   | 61 kt (70 mph), measurement type not recorded, High Wind, 1998-11-10; NWS zone IAZ048 (STORY), 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)                                                            | 390, 1968 to 2025                | 45 kt (52 mph) to 87 kt (100 mph) (median 53 kt (61 mph)); 369 with a recorded value | 87 kt (100 mph) estimated gust, Thunderstorm Wind, 2020-08-10; same speed and measurement basis also recorded on 2020-08-10                                                                                                  | Thunderstorm Wind, 2012-07-05, \$5,000 property; \$600,000 crops (2012 dollars) | Event records naming member places: Ames city (99 records), Nevada city (33 records), Story City city (30 records), Slater city (21 records), Roland city (18 records), Zearing city (14 records), Collins city (13 records), Huxley city (13 records), Kelley city (12 records), Maxwell city (11 records); and 3 more member places (see the XLSX file). |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Tornado                                                        | Enhanced Fujita (F before Feb 2007)                                                | 64, 1950 to 2025                 | F/EF0 to F/EF5 (median F/EF1); 60 with a recorded value                              | F5 tornado, 1976-06-13, 7.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide, \$250 property; crops not recorded (1976 dollars) | Tornado, 1989-05-24, \$25,000,000 property; crops not recorded (1989 dollars)   | Event records naming member places: Ames city (5 records), Kelley city (4 records), Story City city (4 records), Zearing city (4 records), Maxwell city (3 records), Roland city (3 records), Collins city (2 records), Gilbert city (2 records), Cambridge city (1 record), Colo city (1 record); and 3 more member places (see the XLSX file).           | 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)                                                          | 0                                |                                                                                      |                                                                                                                                                                                                                              |                                                                                 |                                                                                                                                                                                                                                                                                                                                                            | Acres burned: in event narratives only; local data required.                                                                                                                                                                                                                                                                                                                                                                  |

| Hazard                                                                      | Scale                         | Records<br><i>count, years</i>   | Observed range | Worst recorded event                                                                                                                                                                | Most damaging<br>(when different) | How it applies to members                                                                           | Note                                                       |
|-----------------------------------------------------------------------------|-------------------------------|----------------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet | none in data (snowfall local) | 78, 1996 to 2026 (78 zone-level) |                | Heavy Snow, 1997-10-26, \$640,000 property; \$2,600,000 crops, reported for the zone (1997 dollars); NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |                                   | Zone-level records: applies countywide; national data do not locate these events within the county. | Snow depth: in event narratives only; local data required. |

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

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

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

SOURCES

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

Supports B1-d: previous occurrences

Declaration rows

22

Counted incidents

18

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                                  | Mapped hazard                                                              | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags                                                                             | Notes                    |
|------------|----------------|-------------|----------------|----------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------|
| 2026-09-01 | 2026-07-01     | DR-4942-IA  | Major disaster | SEVERE STORMS AND FLOODING             | Inland Flooding                                                            | not yet in FEMA's PA summaries (they cover declarations through 2026-06-30) | new since last plan; within last 5 years                                          |                          |
| 2024-05-24 | 2024-05-20     | DR-4784-IA  | Major disaster | SEVERE STORMS, TORNADOES, AND FLOODING | Inland Flooding; Tornado                                                   | \$934,270.59                                                                | during plan review, check whether your last plan included it; within last 5 years |                          |
| 2020-08-17 | 2020-08-10     | DR-4557-IA  | Major disaster | SEVERE STORMS                          | Hazard not mapped (severe storm title names no single hazard); not counted | \$2,903,872.46                                                              |                                                                                   |                          |
| 2020-03-23 | 2020-01-20     | DR-4483-IA  | Major disaster | COVID-19 PANDEMIC                      | Non-natural, not counted                                                   | \$129,231.04                                                                |                                                                                   |                          |
| 2020-03-13 | 2020-01-20     | EM-3480-IA  | Emergency      | COVID-19                               | Non-natural, not counted                                                   | none found                                                                  |                                                                                   | same incident as DR-4483 |

| Declared   | Incident began | FEMA number | Type           | Title                                                       | Mapped hazard                                                        | County Public Assistance                        | Flags | Notes |
|------------|----------------|-------------|----------------|-------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------|-------|-------|
|            |                |             |                |                                                             |                                                                      | <i>federal share obligated, nominal dollars</i> |       |       |
| 2018-08-20 | 2018-06-06     | DR-4386-IA  | Major disaster | SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING | Inland Flooding; Strong Wind; Tornado                                | \$418,392.97                                    |       |       |
| 2013-07-02 | 2013-05-19     | DR-4126-IA  | Major disaster | SEVERE STORMS, TORNADOES, AND FLOODING                      | Inland Flooding; Tornado                                             | \$343,862.01                                    |       |       |
| 2011-08-24 | 2011-07-09     | DR-4016-IA  | Major disaster | SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING            | Inland Flooding; Strong Wind                                         | \$67,548.61                                     |       |       |
| 2010-07-29 | 2010-06-01     | DR-1930-IA  | Major disaster | SEVERE STORMS, FLOODING, AND TORNADOES                      | Inland Flooding; Tornado                                             | \$2,289,636.29                                  |       |       |
| 2010-03-02 | 2010-01-19     | DR-1880-IA  | Major disaster | SEVERE WINTER STORM                                         | Winter Weather                                                       | none found                                      |       |       |
| 2008-05-27 | 2008-05-25     | DR-1763-IA  | Major disaster | SEVERE STORMS, TORNADOES, AND FLOODING                      | Inland Flooding; Tornado                                             | \$1,061,980.43                                  |       |       |
| 2007-03-14 | 2007-02-23     | DR-1688-IA  | Major disaster | SEVERE WINTER STORMS                                        | Winter Weather                                                       | \$324,117.03                                    |       |       |
| 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                                             | \$234,928.36                                    |       |       |
| 1999-07-22 | 1999-07-02     | DR-1282-IA  | Major disaster | SEVERE STORMS AND FLOODING                                  | Inland Flooding                                                      | \$172,192.20                                    |       |       |
| 1998-07-02 | 1998-06-13     | DR-1230-IA  | Major disaster | SEVERE STORMS, TORNADOES AND FLOODING                       | Inland Flooding (primary); also designated: Tornado                  | PA not declared for this county                 |       |       |
| 1996-08-21 | 1996-06-15     | DR-1133-IA  | Major disaster | SEVERE STORMS, AND FLOODING                                 | Inland Flooding                                                      | none found                                      |       |       |
| 1993-07-09 | 1993-04-13     | DR-996-IA   | Major disaster | SEVERE STORMS & FLOODING                                    | Inland Flooding                                                      | none found                                      |       |       |
| 1991-07-12 | 1991-06-01     | DR-911-IA   | Major disaster | SEVERE STORMS & FLOODING                                    | Inland Flooding                                                      | none found                                      |       |       |
| 1990-05-26 | 1990-05-18     | DR-868-IA   | Major disaster | SEVERE STORMS & FLOODING                                    | Inland Flooding                                                      | PA not declared for this county                 |       |       |
| 1974-06-24 | 1974-06-24     | DR-443-IA   | Major disaster | SEVERE STORMS & FLOODING                                    | Inland Flooding                                                      | none found                                      |       |       |

| Declared   | Incident began | FEMA number | Type           | Title    | Mapped hazard   | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags      | Notes |
|------------|----------------|-------------|----------------|----------|-----------------|-----------------------------------------------------------------------------|------------|-------|
| 1969-04-25 | 1969-04-25     | DR-259-IA   | Major disaster | FLOODING | Inland Flooding |                                                                             | none found |       |

School districts and special districts in this county: \$107,032.36 (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 |       |       |
| 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 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<br><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 |

| Disaster number | Declared   | Applicant                   | County field in FEMA data | PA obligated<br><i>federal share obligated,<br/>nominal dollars</i> | Why not placed                                                                                                    |
|-----------------|------------|-----------------------------|---------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| 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 |
| 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<br><i>full period</i> | Since plan approval records | During plan review records | Last 5 years records | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><i>distinct incidents</i> | Period             | Statement                                                                                  |
|------------------|--------------------------------------------|-----------------------------|----------------------------|----------------------|-------------------------------------------------|------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------|
| Avalanche        | 0                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                             |
| Coastal Flooding | 0                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                             |
| Cold Wave        | 28                                         | 1                           | 1                          | 3                    | 0                                               | 0                                                    | 1996 to 2026-06-30 | Includes 9 Frost/Freeze records, event types the NRI definition of this hazard leaves out. |
| Drought          | 27                                         | 0                           | 2                          | 10                   | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                            |
| Earthquake       | 0                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    |                    | No Storm Events record; local data required (e.g., USGS).                                  |
| Hail             | 325                                        | 15                          | 9                          | 63                   | 0                                               | 0                                                    | 1955 to 2026-06-30 |                                                                                            |
| Heat Wave        | 4                                          | 0                           | 0                          | 0                    | 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        | 12                                         | 0                           | 0                          | 1                    | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                            |
| Inland Flooding  | 142                                        | 0                           | 1                          | 4                    | 16                                              | 1                                                    | 1996 to 2026-06-30 |                                                                                            |
| Landslide        | 0                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                             |
| Lightning        | 13                                         | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                            |
| Strong Wind      | 435                                        | 10                          | 5                          | 33                   | 2                                               | 0                                                    | 1955 to 2026-06-30 | Includes 45 High Wind records, event types the NRI definition of this hazard leaves out.   |

| Hazard            | Storm Events records<br><i>full period</i> | Since plan approval<br><i>records</i> | During plan review<br><i>records</i> | Last 5 years<br><i>records</i> | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><i>distinct incidents</i> | Period             | Statement                                                      |
|-------------------|--------------------------------------------|---------------------------------------|--------------------------------------|--------------------------------|-------------------------------------------------|------------------------------------------------------|--------------------|----------------------------------------------------------------|
| Tornado           | 64                                         | 1                                     | 1                                    | 3                              | 7                                               | 0                                                    | 1950 to 2026-06-30 |                                                                |
| Tsunami           | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Volcanic Activity | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Wildfire          | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Winter Weather    | 78                                         | 2                                     | 5                                    | 10                             | 2                                               | 0                                                    | 1996 to 2026-06-30 |                                                                |

SOURCES

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

Notable Storm Events records

| Date       | Event type                  | Magnitude or extent                       | Damage<br><i>nominal dollars</i>                                      | Direct deaths, injuries<br><i>indirect not counted</i> | Location                                                                       | Flags                                                                             | Why listed                                                           |
|------------|-----------------------------|-------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 2024-01-13 | Extreme Cold/<br>Wind Chill |                                           | \$0 property; \$0 crops, reported for the zone (2024 dollars)         | 0, 0                                                   | NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties | during plan review, check whether your last plan included it; within last 5 years | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill        |
| 2021-06-15 | Drought                     |                                           | \$0 property; \$0 crops, reported for the zone (2021 dollars)         | 0, 0                                                   | NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |                                                                                   | B1-c worst recorded: Drought                                         |
| 2020-08-10 | Thunderstorm Wind           | 87 kt (100 mph) estimated gust            | damage not reported                                                   | 0, 0                                                   | ZEARING                                                                        |                                                                                   | B1-c worst recorded: Thunderstorm Wind                               |
| 2010-08-11 | Flood                       |                                           | \$50,000,000 property; \$0 crops (2010 dollars)                       | 0, 0                                                   | AMES                                                                           |                                                                                   | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood             |
| 2009-10-10 | Frost/Freeze                |                                           | \$0 property; \$2,500,000 crops, reported for the zone (2009 dollars) | 0, 0                                                   | NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |                                                                                   | B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition) |
| 2005-09-08 | Tornado                     | F1, 0.7 mi within this county, 75 yd wide | \$150,000 property; crops not reported (2005 dollars)                 | 0, 8                                                   | AMES                                                                           |                                                                                   | deaths or injuries recorded                                          |
| 2004-05-22 | Hail                        | 5.5 in                                    | \$100,000 property; \$10,000 crops (2004 dollars)                     | 0, 0                                                   | SLATER                                                                         |                                                                                   | B1-c worst recorded: Hail                                            |

| Date       | Event type | Magnitude or extent                                                                                                                                    | Damage<br><i>nominal dollars</i>                                            | Direct deaths, injuries<br><i>indirect not counted</i> | Location                                                                       | Flags | Why listed                                                                                       |
|------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------------------------------|
|            |            |                                                                                                                                                        |                                                                             |                                                        |                                                                                |       |                                                                                                  |
| 1998-11-10 | High Wind  | 61 kt (70 mph), measurement type not recorded                                                                                                          | \$300,000 property; \$5,100 crops, reported for the zone (1998 dollars)     | 0, 0                                                   | NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)              |
| 1997-10-26 | Heavy Snow |                                                                                                                                                        | \$640,000 property; \$2,600,000 crops, reported for the zone (1997 dollars) | 0, 0                                                   | NWS zone IAZ048 (STORY), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 1976-06-13 | Tornado    | F5, 7.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide  | \$250 property; crops not recorded (1976 dollars)                           | 0, 0                                                   | location not recorded                                                          |       | B1-c worst recorded: Tornado                                                                     |
| 1953-05-20 | Tornado    | F3, 22.7 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide | damage not recorded (pre-1996 record)                                       | 1, 0                                                   | location not recorded                                                          |       | deaths or injuries recorded                                                                      |
| 1950-06-15 | Tornado    | F3, 5.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide  | damage not recorded (pre-1996 record)                                       | 0, 5                                                   | location not recorded                                                          |       | deaths or injuries recorded                                                                      |

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,128 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)<br><i>unit per row</i> | Unit            | In plain terms | Descriptor basis | NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional) | NRI period              | Location | Note                                                  |
|-----------|------------------------------------------------------------|-----------------|----------------|------------------|----------------------------------------------------------------------------------------------------------|-------------------------|----------|-------------------------------------------------------|
|           |                                                            |                 |                |                  |                                                                                                          |                         |          |                                                       |
| Avalanche |                                                            | events per year |                |                  |                                                                                                          | 1994 to 2023 (30 years) | see B1-f | Not Applicable in NRI for this county; no descriptor. |

| Hazard              | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                          | In plain terms                                                                                                | Descriptor       | Descriptor<br>basis                                         | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------|---------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal<br>Flooding |                                                                     | events per year<br>at a location<br>(modeled) |                                                                                                               |                  |                                                             | not shown                                                                                                            | modeled                                             | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Cold Wave           | 7.79                                                                | event-days per<br>year                        | about 7.79 days<br>per year                                                                                   | Likely           | event-days in<br>14 of 30 years,<br>1996 to 2025<br>(46.7%) | 148                                                                                                                  | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 7.79 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 14 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves. |
| Drought             | 6.44                                                                | event-days per<br>year                        | about 6.44 days<br>per year                                                                                   | Likely           | event-days in<br>10 of 30 years,<br>1996 to 2025<br>(33.3%) | 175                                                                                                                  | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | NRI gives about 6.44 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 10 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.                                                                                                   |
| Earthquake          | 0.000614                                                            | annual<br>probability at a<br>location        | chance a given<br>location in the<br>county has at<br>least minor-<br>damage shaking<br>in a year:<br>0.0614% |                  |                                                             | 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                | 6.2                                                                 | events per year                               | about 6.2 per<br>year                                                                                         | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                | 235.5 (modeled)                                                                                                      | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Heat Wave           | 5.37                                                                | event-days per<br>year                        | about 5.37 days<br>per year                                                                                   | Likely           | event-days in 4<br>of 30 years,<br>1996 to 2025<br>(13.3%)  | 83                                                                                                                   | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 5.37 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 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.                                                                                                     |
| Hurricane           | 0.01                                                                | events per year                               | about 1 in 100<br>years                                                                                       | Possible         | FEMA<br>annualized<br>frequency<br>(modeled)                | 0                                                                                                                    | 1851 to 2024<br>(Atlantic)                          | see B1-f   | NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.                                                                                                                                                                                                                                                                                                          |
| Ice Storm           | 0.676                                                               | event-days per<br>year                        | about 0.676 days<br>per year                                                                                  | Likely           | event-days in<br>10 of 30 years,<br>1996 to 2025<br>(33.3%) | 46                                                                                                                   | 1946-12-31 to<br>2014-02-12<br>(67 years)           | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Hazard               | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                                                                             | In plain terms                                                          | Descriptor       | Descriptor<br>basis                                               | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                         | Location   | Note                                                                                                                                                                                         |
|----------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Inland<br>Flooding   | 2.68                                                                | event-days per<br>year                                                                           | about 2.68 days<br>per year                                             | Likely           | event-days in<br>23 of 30 years,<br>1996 to 2025<br>(76.7%)       | 75                                                                                                                   | 1996 to 2023<br>(28 years)                         | see B1-f   |                                                                                                                                                                                              |
| Landslide            | 0.0737                                                              | events per year<br>(modeled)                                                                     | about 1 in 14<br>years                                                  | Possible         | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | modeled                                            | see B1-f   |                                                                                                                                                                                              |
| Lightning            | 42.9                                                                | days per year<br>with a strike                                                                   | about 42.9 days<br>per year                                             | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | 1995 to 2023<br>(29 years;<br>CONUS)               | countywide |                                                                                                                                                                                              |
| Strong<br>Wind       | 6.05                                                                | events per year                                                                                  | about 6.05 per<br>year                                                  | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                      | 230                                                                                                                  | 1986 to 2023<br>(38 years)                         | countywide |                                                                                                                                                                                              |
| Tornado              | 0.592                                                               | events per year                                                                                  | about 0.59 per<br>year                                                  | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | 1950 to 2023<br>(EF2+); 1986<br>to 2023<br>(EF0-1) | see B1-f   |                                                                                                                                                                                              |
| Tsunami              |                                                                     | annual<br>probability at the<br>most exposed<br>location (used in<br>place of a county<br>value) |                                                                         |                  |                                                                   | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                        |
| Volcanic<br>Activity |                                                                     | annual<br>probability                                                                            |                                                                         |                  |                                                                   | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                        |
| Wildfire             | 0.000184                                                            | annual<br>probability at a<br>location                                                           | chance a given<br>location in the<br>county burns in a<br>year: 0.0184% |                  | Storm Events<br>records in 0 of<br>30 years, 1996<br>to 2025 (0%) | not shown                                                                                                            | modeled                                            | see B1-f   | No Storm Events record of this hazard, 1996 to 2025;<br>descriptor not assigned (the NRI value is the chance at a<br>location in the county, not how often the hazard affects<br>the county) |
| Winter<br>Weather    | 15.9                                                                | event-days per<br>year                                                                           | about 15.9 days<br>per year                                             | Highly<br>likely | event-days in<br>29 of 30 years,<br>1996 to 2025<br>(96.7%)       | 302                                                                                                                  | 2005-11-12 to<br>2024-11-12<br>(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](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)  
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

**SOURCES**  
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 168                                   | 30              | 5.6                                      |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 27                                    | 30              | 0.9                                      |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 309                                   | 30              | 10.3                                     |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 33                                    | 30              | 1.1                                      |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Tornado                                 | EF0-1                     | 1996 to 2025 | 28                                    | 30              | 0.933                                    |
| Tornado                                 | EF2-3                     | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Tornado                                 | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                 | unrated (EFU)             | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |

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<br><i>rated of<br/>all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max  | Tracts by rating                                                                    | Note                                                                                                                                                                                                                                                                                                                                                           |
|----------------------|-----------------------------------|--------------------------------------------------------|--------|------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche            | 0 of 27                           |                                                        |        |      | Not Applicable 27                                                                   |                                                                                                                                                                                                                                                                                                                                                                |
| Coastal<br>Flooding  | 0 of 27                           |                                                        |        |      | Not Applicable 27                                                                   |                                                                                                                                                                                                                                                                                                                                                                |
| Cold Wave            | 27 of 27                          | 16.1                                                   | 22.9   | 75.4 | Relatively Moderate 4, Relatively Low 21, Very Low 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. Agriculture is 78% 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. |
| Drought              | 20 of 27                          | 68.2                                                   | 93.2   | 99.4 | Relatively High 4, Relatively Moderate 7, Relatively Low 5, Very Low 4, No Rating 7 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally. |
| Earthquake           | 27 of 27                          | 1.8                                                    | 10.3   | 50.8 | Relatively Low 1, Very Low 26                                                       |                                                                                                                                                                                                                                                                                                                                                                |
| Hail                 | 27 of 27                          | 32.2                                                   | 83.3   | 92.5 | Relatively High 5, Relatively Moderate 19, 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. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Heat Wave            | 27 of 27                          | 1.7                                                    | 2.5    | 3.9  | Very Low 27                                                                         | 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            | 27 of 27                          | 10.7                                                   | 18.6   | 31.4 | Very Low 27                                                                         |                                                                                                                                                                                                                                                                                                                                                                |
| Ice Storm            | 27 of 27                          | 2.4                                                    | 55.2   | 81.4 | Relatively Moderate 6, Relatively Low 16, Very Low 5                                | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Inland<br>Flooding   | 27 of 27                          | 0.4                                                    | 36.3   | 93.5 | Relatively High 2, Relatively Moderate 7, Relatively Low 14, Very Low 4             |                                                                                                                                                                                                                                                                                                                                                                |
| Landslide            | 26 of 27                          | 12.0                                                   | 52.4   | 87.7 | Relatively Low 3, Very Low 23, No Rating 1                                          |                                                                                                                                                                                                                                                                                                                                                                |
| Lightning            | 27 of 27                          | 3.0                                                    | 51.4   | 77.2 | Relatively Moderate 14, Relatively Low 12, 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. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Strong Wind          | 27 of 27                          | 11.7                                                   | 71.6   | 89.5 | Relatively High 8, Relatively Moderate 15, Relatively Low 3, 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. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Tornado              | 27 of 27                          | 25.5                                                   | 85.9   | 99.0 | Very High 8, Relatively High 11, Relatively Moderate 7, Very Low 1                  |                                                                                                                                                                                                                                                                                                                                                                |
| Tsunami              | 0 of 27                           |                                                        |        |      | Not Applicable 27                                                                   |                                                                                                                                                                                                                                                                                                                                                                |
| Volcanic<br>Activity | 0 of 27                           |                                                        |        |      | Not Applicable 27                                                                   |                                                                                                                                                                                                                                                                                                                                                                |

| Hazard         | Tracts<br><i>rated of<br/>all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max  | Tracts by rating                                                         | Note                                                                                                                                                                                                                                 |
|----------------|-----------------------------------|--------------------------------------------------------|--------|------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Wildfire       | 26 of 27                          | 25.7                                                   | 51.0   | 76.8 | Relatively Low 3, Very Low 23, No Rating 1                               |                                                                                                                                                                                                                                      |
| Winter Weather | 27 of 27                          | 30.2                                                   | 90.3   | 97.2 | Very High 3, Relatively High 20, Relatively Moderate 3, 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. |

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](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](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<br>loss<br><i>FMA RL and<br/>SRL (44 CFR<br/>77.2); repeat-<br/>flood, any<br/>definition</i> | Public Assistance<br>matched<br><i>federal share obligated,<br/>nominal dollars</i> | Event records<br>naming this<br>place<br><i>all years; since the<br/>member's plan</i> | Notes                                                                                              |
|------------------|--------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Story County     | County | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 1                                                                                   | \$97,188.02                                                                         | 0; 0                                                                                   | Includes \$9,907.11 for declarations not counted as hazard incidents (DR-4557-IA).                 |
| Ames city        | City   | Approved, expires 2030-01-07                                             | FMA RL 1, SRL 7; any 24                                                                                  | \$4,554,194.39                                                                      | 224; 3                                                                                 | Includes \$1,707,597.32 for declarations not counted as hazard incidents (DR-4483-IA, DR-4557-IA). |
| Cambridge city   | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 0                                                                                   | \$50,739                                                                            | 24; 0                                                                                  | Includes \$16,645.13 for declarations not counted as hazard incidents (DR-4557-IA).                |
| Collins city     | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 1                                                                                   | \$49,558.37                                                                         | 33; 0                                                                                  | Includes \$27,332.29 for declarations not counted as hazard incidents (DR-4557-IA).                |
| Colo city        | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 0                                                                                   | \$126,113.91                                                                        | 33; 0                                                                                  | Includes \$104,277.81 for declarations not counted as hazard incidents (DR-4557-IA).               |
| Gilbert city     | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 1                                                                                   | \$174,139.99                                                                        | 35; 2                                                                                  | Includes \$21,983.74 for declarations not counted as hazard incidents (DR-4557-IA).                |
| Huxley city      | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 0                                                                                   | \$309,649.83                                                                        | 31; 0                                                                                  | Includes \$173,391.12 for declarations not counted as hazard incidents (DR-4557-IA).               |
| Kelley city      | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 0                                                                                   | \$15,395.24                                                                         | 28; 0                                                                                  |                                                                                                    |
| Maxwell city     | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 3                                                                                   | \$252,616.82                                                                        | 39; 1                                                                                  | Includes \$121,103.07 for declarations not counted as hazard incidents (DR-4557-IA).               |
| McCallsburg city | City   | Approved, expires 2030-01-07                                             | FMA RL 0, SRL 0; any 0                                                                                   | \$80,084.07                                                                         | 0; 0                                                                                   | Includes \$72,000 for declarations not counted as hazard incidents (DR-4557-IA).                   |
| Nevada city      | City   | Plan 110405 approved 2025-01-08, pending adoption here; not yet eligible | FMA RL 0, SRL 1; any 1                                                                                   | \$397,610.26                                                                        | 73; no approved plan                                                                   | Includes \$185,372.26 for declarations not counted as hazard incidents (DR-4483-IA, DR-4557-IA).   |

| Member          | Type | Plan status                  | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance matched<br><i>federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since the member's plan</i> | Notes                                                                                |
|-----------------|------|------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Roland city     | City | Approved, expires 2030-01-07 | FMA RL 0, SRL 0; any 1                                                               | \$139,806.31                                                                 | 40; 0                                                                        | Includes \$130,740.71 for declarations not counted as hazard incidents (DR-4557-IA). |
| Sheldahl city   | City | Approved, expires 2030-01-07 | FMA RL 0, SRL 0; any 0                                                               | \$1,471.72                                                                   | 0; 0                                                                         |                                                                                      |
| Slater city     | City | Approved, expires 2030-01-07 | FMA RL 0, SRL 0; any 0                                                               | \$333,355.85                                                                 | 33; 0                                                                        |                                                                                      |
| Story City city | City | Approved, expires 2030-01-07 | FMA RL 0, SRL 0; any 1                                                               | \$54,773.11                                                                  | 69; 0                                                                        | Includes \$19,936.66 for declarations not counted as hazard incidents (DR-4557-IA).  |
| Zearing city    | City | Approved, expires 2030-01-07 | FMA RL 0, SRL 0; any 1                                                               | \$103,230.95                                                                 | 32; 1                                                                        | Includes \$97,071.22 for declarations not counted as hazard incidents (DR-4557-IA).  |

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

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

#### SOURCES

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

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

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

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

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

Local data required

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

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

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

| Hazard    | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2025-01-08<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                  |
|-----------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------|
| Avalanche |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county |

| Hazard            | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2025-01-08<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                  |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal Flooding  |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                 |
| Cold Wave         | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$8,380                                          | \$539,207                                          | \$144,461                                                                                                        | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                       |
| Drought           |                                             | \$202,925,560                                  |                                     |                                                  | \$4,316,292                                        |                                                                                                                  | 2.13% (agriculture)                                               |                                                                                                           |                                                                                   |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                                                       |
| Earthquake        | \$40,454,617,503                            |                                                | 98,537                              | \$104,404                                        |                                                    | \$37,556                                                                                                         | 0.000258%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Hail              | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$470,689                                        | \$180,628                                          | \$1,125,354                                                                                                      | 0.00212%                                                          | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Heat Wave         | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$18,362                                         | \$5                                                | \$18,831                                                                                                         | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Hurricane         | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$2,336                                          | \$2,186                                            | under \$1                                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Ice Storm         | \$22,246,186,929                            |                                                | 98,533                              | \$176,396                                        |                                                    | \$32,736                                                                                                         | 0.000793%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Inland Flooding   | \$22,243,740,809                            | \$23,978,724                                   | 1,901                               | \$15,610,051                                     | \$415,944                                          | \$339,021                                                                                                        | n/a (see note)                                                    |                                                                                                           |                                                                                   | none found (1 declaration)                                       | 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         | \$177,723,682                               |                                                | 828                                 | \$206                                            |                                                    | \$912                                                                                                            | 0.000116%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Lightning         | \$22,246,186,929                            |                                                | 98,533                              | \$61,191                                         |                                                    | \$318,691                                                                                                        | 0.000275%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Strong Wind       | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$550,631                                        | \$121,506                                          | \$584,734                                                                                                        | 0.00248%                                                          | \$0                                                                                                       | \$0                                                                               |                                                                  |                                                                                                                                                                                                       |
| Tornado           | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$6,395,221                                      | \$12,327                                           | \$3,955,456                                                                                                      | 0.0287%                                                           | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Tsunami           |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                 |
| Volcanic Activity |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                 |
| Wildfire          | \$5,453,901,407                             | \$44,123,863                                   | 21,808                              | \$15,629                                         | \$76                                               | \$3,070                                                                                                          | 0.000287%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                       |
| Winter Weather    | \$22,246,186,929                            | \$289,542,942                                  | 98,533                              | \$65,532                                         | \$443                                              | \$467,306                                                                                                        | 0.000295%                                                         |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                       |

Totals since 2025-01-08 (Storm Events through 2026-06-30): 24 county-coded records, 24 with a damage value recorded (including \$0), \$0; 5 zone-level records, 5 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 0 with PA).

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

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

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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                                                                                                                                                                    | 98,533           |
| Building value (total, not at risk)                                                                                                                                           | \$22,246,186,929 |
| Agriculture value (total, not at risk)                                                                                                                                        | \$289,542,942    |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low   |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$29,067,644     |
| 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) | \$7,028,129      |
| Social vulnerability rating                                                                                                                                                   | Very Low         |
| Community resilience rating                                                                                                                                                   | Very 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](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 1          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 8          |
| Repetitive loss, NFIP insurance definition    | 32         | Severe repetitive loss, NFIP insurance definition    | 7          |

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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|------------------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                         | 1                            | 8                             | 32                            | 7                              | 34                                | 2                              | 5                                      |
| AMES, CITY OF                                        | 1                            | 7                             | 22                            | 6                              | 24                                | 2                              | 3                                      |
| GILBERT,CITY OF                                      | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| MAXWELL, CITY OF                                     | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |
| NEVADA, CITY OF                                      | 0                            | 1                             | 1                             | 1                              | 1                                 | 0                              | 1                                      |
| STORY CITY, CITY OF                                  | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |
| ZEARING, CITY OF                                     | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| ROLAND, CITY OF                                      | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| COLLINS, CITY OF                                     | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| STORY COUNTY *                                       | 0                            | 0                             | 1                             | 0                              | 1                                 | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| Story County     | 190907            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Ames city        | 190254            | 1                            | 7                             | 22                            | 6                              | 24                                | 2                              | 3                                      |      |
| Cambridge city   | 190255            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Collins city     | 190719            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Colo city        | 190839            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Gilbert city     | 190256            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Huxley city      | 190597            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Kelley city      | 190748            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Maxwell city     | 190257            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |      |
| McCallsburg city | 190315            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Nevada city      | 190258            | 0                            | 1                             | 1                             | 1                              | 1                                 | 0                              | 1                                      |      |
| Roland city      | 190513            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Sheldahl city    | 190804            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Slater city      | 190659            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Story City city  | 190259            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |      |
| Zearing city     | 190260            | 0                            | 0                             | 1                             | 0                              | 1                                 | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 0                            | 2                             | 12                            | 2                              | 12                                | 0                              | 2                                      |
| 2 to 4 unit residential   | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| other residential         | 0                            | 3                             | 12                            | 3                              | 12                                | 0                              | 1                                      |
| non-residential           | 1                            | 3                             | 8                             | 2                              | 10                                | 2                              | 2                                      |
| 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 32 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)
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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain\_2026-10\_IA\_19169. Preview: automated baseline.