

Carter County, OK

Risk-assessment baseline packet

County FIPS: 40019 **Release:** 2026-10 **Data as of:** 2026-09-30 **Storm Events data through:** 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2028-04-17. Plan: Carter County (FEMA plan 108915), approved 2023-04-18.

Since the plan was approved on 2023-04-18: 2 new hazard declarations (2 incidents) and 188 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Tornado (\$8,577,426 a year), Inland Flooding (\$8,310,931) and Heat Wave (\$2,933,291).

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

TERMS USED

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

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

NFIP: National Flood Insurance Program.

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

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

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

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

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

FIPS: the federal code for a place; 40019 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2028-04-17	Plan:	Carter County (FEMA plan 108915)
Approved:	2023-04-18	Days to expiry:	565

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

New federal declarations:	2 new hazard declarations (2 incidents): DR-4776-OK (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), FM-5620-OK (Hospital Road Fire)	Storm Events records since approval:	188 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 0 (44 CFR 77.2); any definition: 5	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 24 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Carter County	County	Approved, expires 2028-04-17	Carter County (FEMA plan 108915)	2023-04-18	2028-04-17	565		this jurisdiction approved 2023-05-01
Ardmore city	City	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,591	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dickson town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Gene Autry town	Town	Approved, expires 2028-04-17	Carter County (FEMA plan 108915)	2023-04-18	2028-04-17	565		
Healdton city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lone Grove city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ratliff City town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springer town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Tatums town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wilson city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Ardmore Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Davis Public Schools	School/School District	Approved, expires 2030-01-07	Davis City (FEMA plan 110179)	2025-01-08	2030-01-07	1,195		
Dickson Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fox Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Healdton Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lone Grove Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Plainview Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Springer Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Velma-Alma Public Schools	School/School District	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Wilson Public Schools	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Zaneis Public School	School/School District	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Name not given in FEMA data (ID NM06_54892)	School/School District	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,591		
Name not given in FEMA data (ID NM06_54896)	School/School District	Expired on 2022-05-23	Ardmore (FEMA plan 102237)	2017-05-24	2022-05-23	-1,591		
Southern Oklahoma Technology Center	College/University	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	Carter County (FEMA plan 108915), pending adoption here	2023-04-18 by FEMA; not yet adopted here	2028-04-17 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

FEMA plan data lists 2 school district rows with no name (FEMA IDs only) and 11 named school districts. FEMA files some districts under two ID schemes on different plans, so a named district's 'No approved plan on record' can sit beside an unnamed row that has a plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Tornado	Relatively High	Relatively High	\$2,141,567	\$1,771	\$6,434,088	\$8,577,426	28	
2	Inland Flooding	Relatively Low	Relatively Low	\$7,489,423	\$11,199	\$810,309	\$8,310,931	42	
3	Heat Wave	Relatively Moderate	Relatively Moderate	\$132	\$274	\$2,932,885	\$2,933,291	99	
4	Hail	Relatively High	Relatively Moderate	\$1,993,389	\$420	\$76,960	\$2,070,769	277	
5	Strong Wind	Relatively High	Relatively Moderate	\$726,883	\$107	\$622,753	\$1,349,743	180	Includes 10 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Cold Wave	Relatively Low	Relatively Moderate	\$44,076	\$47,811	\$1,049,792	\$1,141,679	11	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
7	Ice Storm	Relatively High	Relatively High	\$848,260	n/a	\$72,219	\$920,478	5	
8	Drought	Relatively Moderate	Relatively Moderate	n/a	\$908,608	n/a	\$908,608	88	
9	Wildfire	Relatively Low	Relatively Low	\$681,940	\$1,564	\$218,921	\$902,425	7	
10	Earthquake	Relatively Low	Relatively Low	\$372,028	n/a	\$127,737	\$499,766		Storm Events does not record earthquakes.
11	Lightning	Relatively Moderate	Relatively Low	\$23,890	n/a	\$225,928	\$249,818	10	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$28,130	\$414	\$77,115	\$105,659	32	
13	Hurricane	Very Low	Very Low	\$25,472	\$4,762	\$855	\$31,090	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$143	n/a	\$1,923	\$2,066	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 8926.02 (Relatively Low, 70.6); tract 8925.01 (Relatively Low, 66.1); tract 8929 (Relatively Low, 60.8)
Hurricane	tract 8921 (Very Low, 46.3); tract 8925.01 (Very Low, 46.2); tract 8924 (Very Low, 44.8)
Landslide	tract 8921 (Relatively Low, 94.2); tract 8927 (Relatively Low, 89.0); tract 8925.02 (Relatively Low, 82.1)
Tornado	tract 8927 (Very High, 99.5); tract 8925.01 (Very High, 99.4); tract 8925.02 (Very High, 99.2)
Wildfire	tract 8927 (Relatively High, 96.6); tract 8921 (Relatively High, 96.5); tract 8924 (Relatively Moderate, 96.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 8926.02 is Census Tract 8926.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10 records, 1996 to 2025 (10 zone-level)	2 days to 5 days (median 3 days); 8 with a recorded value	5 consecutive days, 1996-02-01 to 1996-02-05, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2023 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	88 records, 2000 to 2026 (88 zone-level)	1 day to 414 days (median 76.5 days); 20 with a recorded value	414 days (about 13.6 months), 2005-12-01 to 2007-01-18, a run of 14 consecutive Storm Events drought records, zone-level	Drought, 2000-08-01, property not reported; \$8,330,000 crops (zone total, 2000 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	515 records, 1955 to 2026 (2 zone-level)	0.75 in to 4.5 in (median 1 in); 514 with a recorded value	4.5 in hail, 2011-05-22; same size also recorded on 1974-06-06, 1992-03-08	Hail, 2003-05-14, \$10,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Ardmore city (74 records), Lone Grove city (61 records), Healdton city (41 records), Wilson city (35 records), Springer town (27 records), Ratliff City town (21 records), Dickson town (19 records), Gene Autry town (14 records), Tatum town (3 records). Zone-level records (2) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	99 records, 1996 to 2026 (99 zone-level)	1 day to 29 days (median 2 days); 37 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, 2 direct deaths, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1996 to 2010 (5 zone-level)		Ice Storm, 2000-12-26, \$1,800,000 property; crops not reported (2000 dollars); NWS zone OKZ046		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	42 records, 1997 to 2026 (2 zone-level)		Flash Flood, 2015-06-17, \$5,000,000 property; \$0 crops (2015 dollars)		Event records naming jurisdictions in the plan: Ardmore city (16 records), Healdton city (9 records), Lone Grove city (4 records), Wilson city (4 records), Ratliff City town (3 records), Gene Autry town (2 records), Springer town (1 record), Tatum town (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	10 records, 1996 to 2009		Lightning, 1996-06-01, \$100,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Ardmore city (5 records), Healdton city (1 record), Lone Grove city (1 record), Ratliff City town (1 record), Springer town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	11 records, 1996 to 2019 (11 zone-level)	39 kt (45 mph) to 56 kt (64 mph) (median 51 kt (59 mph)); 7 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2005-11-27; NWS zone OKZ046	High Wind, 2007-02-24, \$22,000 property; \$0 crops (zone total, 2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	270 records, 1955 to 2026 (2 zone-level)	48 kt (55 mph) to 89 kt (102 mph) (median 56 kt (64 mph)); 166 with a recorded value	89 kt (102 mph), measurement type not recorded, Thunderstorm Wind, 1999-09-10	Thunderstorm Wind, 1993-05-08, \$5,000,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Ardmore city (68 records), Lone Grove city (32 records), Healdton city (19 records), Wilson city (19 records), Springer town (14 records), Dickson town (8 records), Gene Autry town (7 records), Ratliff City town (5 records), Tatum town (1 record). Zone-level records (2) apply countywide.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	65 records, 1953 to 2025	F/EF0 to F/EF4 (median F/EF1); 60 with a recorded value	EF4 tornado, 2009-02-10, 20.84 mi within this county, 880 yd wide, \$3,000,000 property; \$0 crops (2009 dollars), 8 direct deaths, 46 direct injuries	Tornado, 2024-04-27, \$20,000,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: Springer town (10 records), Lone Grove city (6 records), Healdton city (5 records), Ardmore city (4 records), Wilson city (4 records), Ratliff City town (2 records), Dickson town (1 record), Gene Autry town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	7 records, 2000 to 2026 (6 zone-level)		Wildfire, 2000-09-08, \$100,000 property; crops not reported (2000 dollars)		No event record names a jurisdiction in the plan. Zone-level records (6) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	32 records, 1996 to 2026 (32 zone-level)		Winter Storm, 2007-01-12, \$20,000 property; \$0 crops (2007 dollars); NWS zone OKZ046		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 33 declarations covering 25 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-02-19	2026-02-19	FM-5620-OK	Fire management	Hospital Road Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2024-04-30	2024-04-25	DR-4776-OK	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Tornado (primary); also designated: Inland Flooding, Strong Wind	\$369,910.85	new since last plan; within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	Severe Winter Storms	Ice Storm	\$19,192.40		
2021-02-17	2021-02-08	EM-3555-OK	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4587
2020-04-05	2020-01-20	DR-4530-OK	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
2020-03-13	2020-01-20	EM-3462-OK	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4530
2015-05-26	2015-05-05	DR-4222-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$1,816,516.58		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2010-05-24	2010-05-10	DR-1917-OK	Major disaster	Severe Storms, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	PA not declared for this county		
2010-02-25	2009-12-24	DR-1876-OK	Major disaster	Severe Winter Storm	Winter Weather	\$287,605.08		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2009-06-19	2009-04-09	DR-1846-OK	Major disaster	Wildfires	Wildfire	PA not declared for this county		
2009-04-10	2009-04-09	FM-2811-OK	Fire management	Healdton Carter Fire	Wildfire	no Public Assistance recorded		same incident as DR-1846
2009-02-15	2009-02-10	DR-1820-OK	Major disaster	Severe Storms and Tornadoes	Tornado	\$501,217.78		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	Severe Winter Storms and Flooding	Ice Storm	no Public Assistance recorded		
2006-01-13	2006-01-12	FM-2618-OK	Fire management	Ratcliff Fire	Wildfire	no Public Assistance recorded		same incident as DR-1623
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	Extreme Wildfire Threat	Wildfire	\$83,812.45		
2005-11-30	2005-11-29	FM-2588-OK	Fire management	Velma Fire Complex	Wildfire	no Public Assistance recorded		same incident as DR-1623
2005-09-05	2005-08-29	EM-3219-OK	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-05-10	2003-05-08	DR-1465-OK	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2001-06-29	2001-05-27	DR-1384-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$172,539.78		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	\$1,829,908.15		
2000-12-28	2000-12-25	EM-3158-OK	Emergency	Severe Winter and Ice Storm	Ice Storm	no Public Assistance recorded		same incident as DR-1355
2000-11-27	2000-10-21	DR-1349-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	\$150,213.17		
1996-02-27	1996-02-27	EM-3118-OK	Emergency	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1995-06-26	1995-05-26	DR-1058-OK	Major disaster	Tornadoes, Severe Storms and Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		
1993-05-12	1993-05-08	DR-991-OK	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1990-05-18	1990-04-14	DR-866-OK	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1987-07-09	1987-05-19	DR-794-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1979-04-13	1979-04-13	DR-576-OK	Major disaster	Severe Storms & Tornadoes	Tornado	no Public Assistance recorded		
1973-06-13	1973-06-13	DR-392-OK	Major disaster	Severe Storms, Flooding, & Tornadoes	Inland Flooding; Tornado	no Public Assistance recorded		
1970-10-14	1970-10-14	DR-297-OK	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		

School districts and special districts in this county: \$4,270.12 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1995-04-19	1995-04-19	EM-3115-OK	Emergency	Explosion at Federal Courthouse in Oklahoma City	Non-natural, not counted
1960-07-15	1960-07-15	DR-104-OK	Major disaster	Heavy Rains, Hail, Floods & Tornadoes	Hail; Inland Flooding; Tornado
1959-11-09	1959-11-09	DR-95-OK	Major disaster	Heavy Rains & Floods	Inland Flooding
1959-07-08	1959-07-08	DR-92-OK	Major disaster	Flood	Inland Flooding
1957-05-18	1957-05-18	DR-74-OK	Major disaster	Flood	Inland Flooding
1956-04-07	1956-04-07	DR-54-OK	Major disaster	Tornadoes	Tornado
1955-06-01	1955-06-01	DR-35-OK	Major disaster	Flood & Tornado	Inland Flooding (primary); also designated: Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

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

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

Sources: 2, 3

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

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	11	8	0	8	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	88	10	11	26	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	515	38	6	45	0	0	1955 to 2026-06-30	
Heat Wave	99	93	0	93	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Ice Storm	5	0	0	0	4	0	1996 to 2026-06-30	
Inland Flooding	42	10	0	10	10	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	281	20	2	22	3	1	1955 to 2026-06-30	Includes 10 High Wind and 1 Strong Wind records.
Tornado	65	5	0	5	12	1	1950 to 2026-06-30	
Wildfire	7	2	0	3	4	1	1996 to 2026-06-30	
Winter Weather	32	2	0	3	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2015-06-17	Flash Flood		\$5,000,000 property; \$0 crops (2015 dollars)	0, 0	MILO to (ADM)ARDMORE APT	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-05-22	Hail	4.5 in	damage not reported	0, 0	LONE GROVE	B1-c worst recorded: Hail
2009-02-10	Tornado	EF4, 20.84 mi within this county, 880 yd wide	\$3,000,000 property; \$0 crops (2009 dollars)	8, 46	WILSON to SPRINGER	deaths or injuries recorded
2006-07-16	Heat		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level	B1-c worst recorded: Excessive Heat, Heat
2005-12-01	Drought		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level	B1-c worst recorded: Drought
2005-11-27	High Wind	56 kt (64 mph) measured gust	\$20,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone OKZ046 (CARTER), zone-level	B1-c worst recorded: High Wind and Strong Wind
2000-12-26	Ice Storm		\$1,800,000 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone OKZ046 (CARTER), zone-level	B1-c worst recorded: Ice Storm
2000-09-08	Wildfire		\$100,000 property; crops not reported (2000 dollars)	0, 0	NORTH PORTION	B1-c worst recorded: Wildfire
1999-09-10	Thunderstorm Wind	89 kt (102 mph), measurement type not recorded	\$2,000,000 property; crops not reported (1999 dollars)	0, 0	GENE AUTRY	B1-c worst recorded: Thunderstorm Wind
1996-02-01	Cold/Wind Chill		damage not reported	0, 0	NWS zone OKZ046 (CARTER), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1995-05-07	Tornado	F3, 34 mi path length (whole path, pre-1996), 700 yd wide	\$500,000 property; crops not recorded (1995 dollars)	3, 6	Leon to to Ardmore	deaths or injuries recorded
1979-10-30	Tornado	F3, 8.4 mi path length (whole path, pre-1996), 530 yd wide	\$250,000 property; crops not recorded (1979 dollars)	3, 2	location not recorded	deaths or injuries recorded

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

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.21	event-days per year	about 1.21 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	46.5	event-days per year	about 46.5 days per year	Likely	Storm Events event- days in 17 of 30 years, 1996 to 2025 (56.7%)	1,519	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00128	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.128%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	9.11	events per year	about 9.11 per year	Highly likely	FEMA annualized frequency (modeled)	346.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	19.8	event-days per year	about 19.8 days per year	Likely	Storm Events event- days in 8 of 30 years, 1996 to 2025 (26.7%)	321	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0106	events per year	about 1 in 95 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.39	event-days per year	about 1.39 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	94	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.679	event-days per year	about 0.679 days per year	Likely	Storm Events event- days in 14 of 30 years, 1996 to 2025 (46.7%)	19	1996 to 2023 (28 years)	see B1-f	
Landslide	0.224	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	53.9	days per year with a strike	about 53.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	3.71	events per year	about 3.71 per year	Highly likely	FEMA annualized frequency (modeled)	142	1986 to 2023 (38 years)	countywide	
Tornado	0.764	events per year	about 0.76 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00536	annual probability at a location	chance a given location in the county burns in a year: 0.536%	Likely	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	
Winter Weather	6.84	event-days per year	about 6.84 days per year	Likely	Storm Events event- days in 18 of 30 years, 1996 to 2025 (60%)	130	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	167	30	5.57
Hail	2.00 in+	1996 to 2025	18	30	0.6
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	109	30	3.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	16	30	0.533
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	38	30	1.27
Tornado	EF0-1	1996 to 2025	17	30	0.567
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	5	30	0.167

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	16 of 16	40.2	61.4	77.6	Relatively Moderate 12, Relatively Low 4
Drought	9 of 16	83.3	93.5	98.9	Relatively High 2, Relatively Moderate 5, Relatively Low 2, No Rating 7
Earthquake	16 of 16	32.9	52.4	70.6	Relatively Low 12, Very Low 4
Hail	16 of 16	87.1	94.1	97.8	Relatively High 12, Relatively Moderate 4
Heat Wave	16 of 16	76.0	91.8	96.1	Relatively High 12, Relatively Moderate 4
Hurricane	16 of 16	33.9	39.6	46.3	Very Low 16
Ice Storm	16 of 16	89.4	94.9	97.8	Very High 1, Relatively High 12, Relatively Moderate 3
Inland Flooding	16 of 16	13.7	46.6	81.5	Relatively High 1, Relatively Moderate 7, Relatively Low 7, Very Low 1
Landslide	16 of 16	9.3	56.9	94.2	Relatively Low 4, Very Low 12
Lightning	16 of 16	37.9	63.8	83.3	Relatively High 2, Relatively Moderate 10, Relatively Low 4
Strong Wind	16 of 16	76.0	89.9	96.1	Relatively High 12, Relatively Moderate 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	16 of 16	81.9	96.7	99.5	Very High 11, Relatively High 5
Wildfire	15 of 16	21.7	92.4	96.6	Relatively High 2, Relatively Moderate 7, Relatively Low 4, Very Low 2, No Rating 1
Winter Weather	16 of 16	55.6	74.7	87.2	Relatively High 6, Relatively Moderate 10

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Carter County	County	Approved, expires 2028-04-17	FMA RL 0, SRL 0; any 1	\$2,627,448.32	0 total; 0 since its plan
Ardmore city	City	Expired on 2022-05-23	FMA RL 0, SRL 0; any 0	\$1,368,712.11	167 total; 37 since its plan
Dickson town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	28 total; no approved plan
Gene Autry town	Town	Approved, expires 2028-04-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	24 total; 3 since its plan
Healdton city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 4	\$330,051.96	75 total; no approved plan
Lone Grove city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$621,537.71	104 total; no approved plan
Ratliff City town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,550.44	32 total; no approved plan
Springer town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	53 total; no approved plan
Tatums town	Town	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$47,085.79	5 total; no approved plan
Wilson city	City	Plan 108915 approved 2023-04-18, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$84,390.84	62 total; no approved plan

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-18 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$9,821,022,905	\$50,745,864	47,910	\$44,076	\$47,811	\$1,049,792	0.000449%				
Drought	n/a	\$5,853,503	n/a	n/a	\$908,608	n/a	15.5% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$17,319,431,118	n/a	48,003	\$372,028	n/a	\$127,737	0.00215%				
Hail	\$9,821,022,905	\$50,745,864	47,910	\$1,993,389	\$420	\$76,960	0.0203%				
Heat Wave	\$9,821,022,905	\$50,745,864	47,910	\$132	\$274	\$2,932,885	under 0.0001%				
Hurricane	\$9,818,730,795	\$50,300,935	47,878	\$25,472	\$4,762	\$855	0.000259%				
Ice Storm	\$9,821,022,905	n/a	47,910	\$848,260	n/a	\$72,219	0.00864%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-18 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$9,819,398,399	\$7,461,741	792	\$7,489,423	\$11,199	\$810,309	n/a (see note)	\$60,000		\$369,910.85	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$40,519,738	n/a	170	\$143	n/a	\$1,923	0.000354%				
Lightning	\$9,821,022,905	n/a	47,910	\$23,890	n/a	\$225,928	0.000243%				
Strong Wind	\$9,821,022,905	\$50,745,864	47,910	\$726,883	\$107	\$622,753	0.0074%	\$115,000		\$369,910.85	
Tornado	\$9,821,022,905	\$50,745,864	47,910	\$2,141,567	\$1,771	\$6,434,088	0.0218%	\$21,600,000		\$369,910.85	
Wildfire	\$1,478,419,070	\$39,959,062	17,246	\$681,940	\$1,564	\$218,921	0.0461%		\$22,000	no Public Assistance recorded (1 declaration)	
Winter Weather	\$9,821,022,905	\$50,745,864	47,910	\$28,130	\$414	\$77,115	0.000286%				

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

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

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

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

County context

Source: 5

Measure	Value
Population	47,910
Building value (total, not at risk)	\$9,821,022,905
Agriculture value (total, not at risk)	\$50,745,864
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,352,263
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$12,651,486
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

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

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1	0	5	0	5	0	1
of which: Carter County (unincorporated area)	0	0	1	0	1	0	0
of which: Healdton city	1	0	4	0	4	0	1

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Carter County	400030	0	0	1	0	1	0	0
Ardmore city	400031	0	0	0	0	0	0	0
Dickson town	400369	0	0	0	0	0	0	0
Gene Autry town	400032	0	0	0	0	0	0	0
Heraldton city	400033	1	0	4	0	4	0	1
Lone Grove city	400395	0	0	0	0	0	0	0
Ratliff City town	400319	0	0	0	0	0	0	0
Springer town	400034	0	0	0	0	0	0	0
Tatums town	400564	0	0	0	0	0	0	0
Wilson city	400035	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	4	0	4	0	1
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	0	1	0	1	0	0
not reported	0	0	0	0	0	0	0

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

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

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Carter County, OK: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 40019). Automated baseline. <https://hazardplain.org/ok/40019/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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