

Ottawa County, OK

Risk-assessment baseline packet

County FIPS: 40115 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 2028-03-12. Plan: Ottawa County (FEMA plan 108632), approved 2023-03-13.

Since the plan was approved on 2023-03-13: 1 new hazard declaration (1 incident) and 85 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): Inland Flooding (\$12,007,071 a year), Drought (\$2,635,049) and Ice Storm (\$2,219,435).

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; 40115 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 2028-03-12	Plan:	Ottawa County (FEMA plan 108632)
Approved:	2023-03-13	Days to expiry:	529

What changed since your last plan (approved 2023-03-13)

New federal declarations:	1 new hazard declaration (1 incident): DR-4776-OK (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)	Storm Events records since approval:	85 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 18, SRL 62 (44 CFR 77.2); any definition: 102	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: 17 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 negative = days since expiry	Notes
Ottawa County	County	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	
Afton town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Commerce city	City	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	
Fairland town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Miami city	City	Approved, expires 2030-07-01	Miami (FEMA plan 110437)	2025-07-02	2030-07-01	1,370	
North Miami town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Peoria town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Quapaw town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Wyandotte town	Town	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	
Afton Public Schools	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Commerce Public Schools	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Fairland Public Schools	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Miami Public Schools	School/School District	Approved, expires 2030-07-01	Miami (FEMA plan 110437)	2025-07-02	2030-07-01	1,370	
Quapaw Public Schools	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Turkey Ford Public School	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02
Welch Public Schools	School/School District	Approved, expires 2028-01-16	Craig County (FEMA plan 108201)	2023-01-17	2028-01-16	473	
Wyandotte Public Schools	School/School District	Approved, expires 2028-03-12	Ottawa County (FEMA plan 108632)	2023-03-13	2028-03-12	529	this jurisdiction approved 2023-11-02

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	Inland Flooding	Relatively Moderate	Relatively Low	\$9,419,213	\$2,119,616	\$468,242	\$12,007,071	171	
2	Drought	Relatively High	Relatively High	n/a	\$2,635,049	n/a	\$2,635,049	41	
3	Ice Storm	Very High	Very High	\$2,205,028	n/a	\$14,407	\$2,219,435	7	
4	Tornado	Relatively Moderate	Relatively Low	\$691,992	\$5,762	\$1,233,925	\$1,931,679	27	
5	Strong Wind	Relatively High	Relatively Moderate	\$150,714	\$38,974	\$1,291,895	\$1,481,583	165	Includes 6 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Moderate	Relatively Low	\$1,870	\$921	\$1,437,480	\$1,440,271	37	
7	Cold Wave	Relatively Low	Relatively Moderate	\$139	\$450,029	\$572,858	\$1,023,026	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Earthquake	Relatively Low	Relatively Low	\$237,249	n/a	\$83,878	\$321,127		Storm Events does not record earthquakes.
9	Hail	Relatively Low	Relatively Low	\$194,805	\$8,803	\$6,147	\$209,755	185	
10	Lightning	Relatively Low	Relatively Low	\$8,082	n/a	\$164,991	\$173,073	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$64,981	\$2,201	\$16,702	\$83,885	38	
12	Wildfire	Relatively Low	Very Low	\$46,973	\$692	\$32,096	\$79,761	1	

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
13	Hurricane	Very Low	Very Low	\$5,112	\$7,752	\$59	\$12,924	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Relatively Low	Very Low	\$76	n/a	\$7,107	\$7,183	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 lightning and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunامي 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 5746 (Relatively Low, 71.9); tract 5745 (Relatively Low, 70.7); tract 5743 (Relatively Low, 68.5)
Hurricane	tract 5741 (Very Low, 46.4); tract 5747 (Very Low, 44.9); tract 5748 (Very Low, 42.3)
Landslide	tract 5749 (Relatively Moderate, 97.7); tract 5741 (Relatively Low, 87.3); tract 5748 (Relatively Low, 86.6)
Tornado	tract 5746 (Relatively High, 90.8); tract 5747 (Relatively High, 89.9); tract 5741 (Relatively High, 87.7)
Wildfire	tract 5749 (Relatively Moderate, 91.5); tract 5741 (Relatively Moderate, 89.2); tract 5747 (Relatively Low, 88.0)

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 5746 is Census Tract 5746). 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	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	41 records, 2005 to 2026 (41 zone-level)	47 days to 255 days (median 106 days); 9 with a recorded value	255 days (about 8.4 months), 2012-07-01 to 2013-03-12, a run of 9 consecutive Storm Events drought records, zone- level		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)	233 records, 1956 to 2026	0.75 in to 4.25 in (median 1 in); 233 with a recorded value	4.25 in hail, 2003-05-04	Hail, 2003-05-04, \$1,000,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Miami city (53 records), Wyandotte town (41 records), Afton town (22 records), Fairland town (21 records), Quapaw town (13 records), Peoria town (12 records), Commerce city (10 records).	
Excessive Heat, Heat	heat index (in event narratives)	37 records, 2006 to 2025 (37 zone-level)	1 day to 26 days (median 2 days); 32 with a recorded value	26 consecutive days, 2011-07-14 to 2011-08-08, 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)	7 records, 1996 to 2013 (7 zone-level)		Ice Storm, 2007-12-08, \$50,000,000 property; \$0 crops (2007 dollars); NWS zone OKZ058		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)	171 records, 1996 to 2026 (39 zone-level)		Flood, 2007-07-01, \$20,000,000 property; \$0 crops (2007 dollars)		Event records naming jurisdictions in the plan: North Miami town (48 records), Miami city (33 records), Commerce city (24 records), Peoria town (6 records), Quapaw town (6 records), Wyandotte town (5 records), Afton town (4 records), Fairland town (3 records). Zone-level records (39) 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)	0					Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	6 records, 1998 to 2022 (6 zone-level)	52 kt (60 mph) to 61 kt (70 mph) (median 54 kt (62 mph)); 5 with a recorded value	61 kt (70 mph) estimated gust, High Wind, 2005-06-05; NWS zone OKZ058	High Wind, 2005-11-27, \$10,000 property; crops not reported (zone total, 2005 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	215 records, 1956 to 2026	50 kt (58 mph) to 93 kt (107 mph) (median 61 kt (70 mph)); 166 with a recorded value	93 kt (107 mph), measurement type not recorded, Thunderstorm Wind, 1996-04-28; same speed and measurement basis also recorded on 1996-04-28	Thunderstorm Wind, 2026-06-13, \$100,000 property; \$0 crops (2026 dollars)	Event records naming jurisdictions in the plan: Miami city (63 records), Wyandotte town (25 records), Fairland town (20 records), Afton town (18 records), Commerce city (12 records), Quapaw town (12 records), Peoria town (7 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	46 records, 1956 to 2024	F/EF0 to F/EF4 (median F/EF1); 44 with a recorded value	EF4 tornado, 2008-05-10, 24 mi within this county, 1,760 yd wide, \$15,000,000 property; \$0 crops (2008 dollars), 6 direct deaths, 150 direct injuries		Event records naming jurisdictions in the plan: Fairland town (6 records), Wyandotte town (6 records), Afton town (4 records), Peoria town (4 records), North Miami town (3 records), Commerce city (2 records), Miami city (1 record), Quapaw 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)	1 record, 2006 (1 zone-level)		Wildfire, 2006-01-18, \$100,000 property; crops not reported (2006 dollars); NWS zone OKZ058		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	38 records, 1996 to 2026 (38 zone-level)		Winter Storm, 2006-11-29, \$1,000,000 property; \$0 crops (2006 dollars); NWS zone OKZ058		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: 34 declarations covering 26 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
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	PA not declared for this county	new since last plan; within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	Severe Winter Storms	Ice Storm	\$11,934.93		
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
2019-07-12	2019-04-30	DR-4453-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$232,806.09		
2019-06-01	2019-05-07	DR-4438-OK	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$644,485.16		
2017-05-26	2017-04-28	DR-4315-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$214,083.23		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2016-02-10	2015-12-26	DR-4256-OK	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	\$74,016.57		
2015-05-26	2015-05-05	DR-4222-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$138,673.09		
2013-05-20	2013-05-18	DR-4117-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Tornado (primary); also designated: Inland Flooding	\$12,850.94		
2011-06-06	2011-05-22	DR-1989-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
2011-05-13	2011-01-31	DR-1985-OK	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$88,996.57		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1985
2010-03-05	2010-01-28	DR-1883-OK	Major disaster	Severe Winter Storm	Ice Storm	\$83,088.52		
2010-02-25	2009-12-24	DR-1876-OK	Major disaster	Severe Winter Storm	Winter Weather	\$516,457.49		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1883
2008-07-09	2008-06-03	DR-1775-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	\$369,041.97		
2008-05-14	2008-05-10	DR-1756-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,360,340.43		
2008-05-09	2008-04-09	DR-1754-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	\$166,790.53		
2007-12-18	2007-12-08	DR-1735-OK	Major disaster	Severe Winter Storms	Ice Storm	\$1,862,844.37		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		same incident as DR-1735
2007-07-07	2007-06-10	DR-1712-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$1,910,772.88		
2007-02-01	2007-01-12	DR-1678-OK	Major disaster	Severe Winter Storms	Winter Weather	\$453,946.05		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	Severe Winter Storms and Flooding	Ice Storm	no Public Assistance recorded		same incident as DR-1678
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	Extreme Wildfire Threat	Wildfire	\$15,422.24		
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		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	\$603,003.63		
1999-05-04	1999-05-03	DR-1272-OK	Major disaster	Ok, Tornadoes 5/3/99	Tornado	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
1994-04-21	1994-04-11	DR-1024-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1986-10-14	1986-09-26	DR-778-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-06-10	1974-06-10	DR-441-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-03-22	1974-03-22	DR-419-OK	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$193,537.09 (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, \$20,177.12

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4324-OK	2017-07-25	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	BERNICE	\$20,177.12

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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	41	7	8	15	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	233	15	4	19	0	0	1955 to 2026-06-30	
Heat Wave	37	11	4	15	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	7	0	0	0	5	0	1996 to 2026-06-30	
Inland Flooding	171	6	4	10	17	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	221	34	10	45	5	1	1955 to 2026-06-30	Includes 6 High Wind records.
Tornado	46	7	1	8	12	1	1950 to 2026-06-30	
Wildfire	1	0	0	0	1	0	1996 to 2026-06-30	
Winter Weather	38	5	0	7	5	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
2014-04-27	Tornado	EF2, 7.1 mi within this county, 325 yd wide	\$3,000,000 property; \$0 crops (2014 dollars)	1, 12	COMMERCE to HOCKERVILLE	deaths or injuries recorded
2012-09-07	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$25,000 property; \$0 crops (2012 dollars)	1, 0	MIAMI	deaths or injuries recorded
2012-07-01	Drought		\$0 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: Drought
2011-07-14	Excessive Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: Excessive Heat, Heat
2008-05-10	Tornado	EF4, 24 mi within this county, 1,760 yd wide	\$15,000,000 property; \$0 crops (2008 dollars)	6, 150	NORTH MIAMI to PEORIA	deaths or injuries recorded
2007-12-08	Ice Storm		\$50,000,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: Ice Storm
2007-07-01	Flood		\$20,000,000 property; \$0 crops (2007 dollars)	0, 0	COMMERCE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-11-29	Winter Storm		\$1,000,000 property; \$0 crops (zone total, 2006 dollars)	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-01-18	Wildfire		\$100,000 property; crops not reported (zone total, 2006 dollars)	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: Wildfire
2005-06-05	High Wind	61 kt (70 mph) estimated gust	damage not reported	0, 0	NWS zone OKZ058 (OTTAWA), zone-level	B1-c worst recorded: High Wind and Strong Wind
2003-05-04	Hail	4.25 in	damage not reported	0, 0	MIAMI	B1-c worst recorded: Hail
1996-04-28	Thunderstorm Wind	93 kt (107 mph), measurement type not recorded	\$70,000 property; crops not reported (1996 dollars)	0, 0	CARDIN/PICHER/QUAPAW	B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (795 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	2.05	event-days per year	about 2.05 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	39	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	18.9	event-days per year	about 18.9 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	567	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00142	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.142%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	7.78	events per year	about 7.78 per year	Highly likely	FEMA annualized frequency (modeled)	295.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	18.8	event-days per year	about 18.8 days per year	Likely	Storm Events event- days in 16 of 30 years, 1996 to 2025 (53.3%)	262	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00941	events per year	about 1 in 106 years	Unlikely	FEMA annualized frequency (modeled)	0	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	1.19	event-days per year	about 1.19 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	81	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	4.39	event-days per year	about 4.39 days per year	Highly likely	Storm Events event- days in 27 of 30 years, 1996 to 2025 (90%)	123	1996 to 2023 (28 years)	see B1-f	
Landslide	0.111	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	55.5	days per year with a strike	about 55.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.46	events per year	about 6.46 per year	Highly likely	FEMA annualized frequency (modeled)	246	1986 to 2023 (38 years)	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
Tornado	0.461	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0023	annual probability at a location	chance a given location in the county burns in a year: 0.23%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	10.3	event-days per year	about 10.3 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	195	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	103	30	3.43
Hail	2.00 in+	1996 to 2025	12	30	0.4
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	91	30	3.03
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	39	30	1.3
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	20	30	0.667
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

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	9 of 9	54.9	74.5	89.7	Relatively High 3, Relatively Moderate 6
Drought	7 of 9	84.1	97.8	99.6	Relatively High 4, Relatively Moderate 2, Relatively Low 1, No Rating 2
Earthquake	9 of 9	38.9	57.4	71.9	Relatively Low 8, Very Low 1
Hail	9 of 9	63.6	76.7	82.0	Relatively Moderate 8, Relatively Low 1
Heat Wave	9 of 9	87.6	92.3	94.6	Relatively High 9
Hurricane	9 of 9	27.9	37.3	46.4	Very Low 9
Ice Storm	9 of 9	98.7	99.8	99.9	Very High 9
Inland Flooding	9 of 9	60.2	91.9	98.0	Very High 4, Relatively High 3, Relatively Moderate 2
Landslide	9 of 9	12.0	39.9	97.7	Relatively Moderate 1, Relatively Low 3, Very Low 5
Lightning	9 of 9	65.9	76.3	84.2	Relatively High 3, Relatively Moderate 6
Strong Wind	9 of 9	95.5	97.8	98.8	Very High 7, Relatively High 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	9 of 9	73.4	83.3	90.8	Relatively High 8, Relatively Moderate 1
Wildfire	8 of 9	23.9	72.2	91.5	Relatively Moderate 2, Relatively Low 2, Very Low 4, No Rating 1
Winter Weather	9 of 9	72.7	85.8	91.8	Relatively High 8, Relatively Moderate 1

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>
Ottawa County	County	Approved, expires 2028-03-12	FMA RL 1, SRL 20; any 29	\$3,127,341.26	0 total; 0 since its plan
Afton town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$7,023.74	48 total; 8 since its plan
Commerce city	City	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$386,936.01	48 total; 1 since its plan
Fairland town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$15,427.42	50 total; 8 since its plan
Miami city	City	Approved, expires 2030-07-01	FMA RL 17, SRL 42; any 72	\$3,270,449.19	150 total; 4 since its plan
North Miami town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$3,256.88	51 total; 3 since its plan
Peoria town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$6,471.43	29 total; 3 since its plan
Quapaw town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 0	\$18,295.14	32 total; 2 since its plan
Wyandotte town	Town	Approved, expires 2028-03-12	FMA RL 0, SRL 0; any 1	\$16,534.70	77 total; 8 since its plan

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-03-13 <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	\$5,334,766,744	\$179,907,638	30,249	\$139	\$450,029	\$572,858	under 0.0001%				
Drought	n/a	\$63,549,504	n/a	n/a	\$2,635,049	n/a	4.15% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$9,528,982,553	n/a	30,285	\$237,249	n/a	\$83,878	0.00249%				
Hail	\$5,334,766,744	\$179,907,638	30,249	\$194,805	\$8,803	\$6,147	0.00365%	\$265,000			
Heat Wave	\$5,334,766,744	\$179,907,638	30,249	\$1,870	\$921	\$1,437,480	under 0.0001%		\$0		
Hurricane	\$5,334,766,744	\$179,907,638	30,249	\$5,112	\$7,752	\$59	under 0.0001%				
Ice Storm	\$5,334,656,834	n/a	30,247	\$2,205,028	n/a	\$14,407	0.0413%				
Inland Flooding	\$5,333,542,118	\$33,803,524	4,212	\$9,419,213	\$2,119,616	\$468,242	n/a (see note)	\$0	no Public Assistance recorded (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.
Landslide	\$43,272,831	n/a	342	\$76	n/a	\$7,107	0.000175%				
Lightning	\$5,334,766,744	n/a	30,249	\$8,082	n/a	\$164,991	0.000151%				
Strong Wind	\$5,334,766,744	\$179,907,638	30,249	\$150,714	\$38,974	\$1,291,895	0.00283%	\$373,000	no Public Assistance recorded (1 declaration)		
Tornado	\$5,334,766,744	\$179,907,638	30,249	\$691,992	\$5,762	\$1,233,925	0.013%	\$230,000	no Public Assistance recorded (1 declaration)		

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 2023-03-13 <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
Wildfire	\$296,336,132	\$47,010,356	5,067	\$46,973	\$692	\$32,096	0.0159%				
Winter Weather	\$5,334,766,744	\$179,907,638	30,249	\$64,981	\$2,201	\$16,702	0.00122%		\$0		

Totals since 2023-03-13 (Storm Events through 2026-06-30): 62 county-coded records, 62 with a damage value recorded (including \$0), \$868,000; 23 zone-level records, 23 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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

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

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

County context

Source: 5

Measure	Value
Population	30,249
Building value (total, not at risk)	\$5,334,766,744
Agriculture value (total, not at risk)	\$179,907,638
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,296,031
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)	\$5,329,788
Social vulnerability rating	Very High
Community resilience rating	Relatively Low
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)	18	Severe repetitive loss, FMA definition (44 CFR 77.2)	62
Repetitive loss, NFIP insurance definition	49	Severe repetitive loss, NFIP insurance definition	9

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	18	62	49	9	102	48	11
of which: Ottawa County (unincorporated area)	1	20	10	2	29	17	3
of which: Miami city	17	42	38	7	72	31	8
of which: Wyandotte town	0	0	1	0	1	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Ottawa County	400154	1	20	10	2	29	17	3
Afton town	400155	0	0	0	0	0	0	0
Commerce city	400156	0	0	0	0	0	0	0
Fairland town	400377	0	0	0	0	0	0	0
Miami city	400157	17	42	38	7	72	31	8
North Miami town	400426	0	0	0	0	0	0	0
Peoria town	400158	0	0	0	0	0	0	0
Quapaw town	400436	0	0	0	0	0	0	0
Wyandotte town	400161	0	0	1	0	1	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	15	55	32	4	83	47	6
2 to 4 unit residential	1	1	1	1	1	0	0
other residential	1	0	2	0	3	0	1
non-residential	1	6	14	4	15	1	4
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 16 properties are FMA repetitive loss but not NFIP repetitive loss, and 47 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):

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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)
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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_Gazetteer/2024_Gaz_cousubs_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_Gazetteer/2024_Gaz_place_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_Gazetteer/2024_Gaz_unsd_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_Gazetteer/2024_Gaz_elsd_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_Gazetteer/2024_Gaz_scsd_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)

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).

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