

Stephens County, OK

Risk-assessment baseline packet

County FIPS: 40137 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: Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible. Plan: Stephens County (FEMA plan 110167), pending adoption here, approved 2024-12-20 by FEMA; not yet adopted here.

Update: FEMA tracker shows a plan approvable pending adoption.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$6,660,074 a year), Tornado (\$6,224,758) and Cold Wave (\$1,902,150).

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; 40137 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.

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan, page 2
- 4. B1-a: hazard identification, page 4
- 5. B1-b: hazard location, page 6
- 6. B1-c: hazard extent, page 7
- 7. B1-d: previous occurrences, page 9
- 8. B1-e: probability of future events, page 14
- 9. B1-f: hazards that vary across jurisdictions, page 16
- 10. B2-a and B2-b: vulnerability and potential impacts, page 19
- 11. B2-a: vulnerability (county context), page 20
- 12. B2-c: repetitive loss properties, page 21
- 13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Plan:	Stephens County (FEMA plan 110167), pending adoption here
Approved:	2024-12-20 by FEMA; not yet adopted here	Expires:	2029-12-19 once adopted
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. Plan 110167 was approved by FEMA on 2024-12-20 but is not yet adopted here, so no since-plan counts are given.

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

Plan status for every jurisdiction listed in this county: 22 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
Stephens County	County	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bray town	Town	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Central High town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Comanche city	City	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Duncan city	City	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2025-01-28
Empire City town	Town	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Loco town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Marlow city	City	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Velma town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bray-Doyle 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
Central High 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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Comanche 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
Elmore City-Pernell Schools	School/School District	Approved, expires 2029-06-09	Garvin County (FEMA plan 105036)	2024-06-10	2029-06-09	983		
Empire Public Schools	School/School District	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 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.
Grandview Public School	School/School District	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Marlow Public Schools	School/School District	Approved, expires 2029-12-19	Stephens County (FEMA plan 110167)	2024-12-20	2029-12-19	1,176		this jurisdiction approved 2024-12-19
Temple Public Schools	School/School District	Approved, expires 2029-09-24	Cotton County (FEMA plan 102288)	2024-09-25	2029-09-24	1,090		
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
Walters Public Schools	School/School District	Approved, expires 2029-09-24	Cotton County (FEMA plan 102288)	2024-09-25	2029-09-24	1,090		
Duncan Regional Hospital	Hospital/Medical Facility	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Red River Technical Center	College/University	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	Stephens County (FEMA plan 110167), pending adoption here	2024-12-20 by FEMA; not yet adopted here	2029-12-19 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved 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	Inland Flooding	Relatively Low	Relatively Low	\$5,554,843	\$75,829	\$1,029,402	\$6,660,074	72	
2	Tornado	Relatively Moderate	Relatively Moderate	\$1,978,196	\$3,398	\$4,243,163	\$6,224,758	28	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$29,089	\$67,489	\$1,805,572	\$1,902,150	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).
4	Hail	Relatively Moderate	Relatively Moderate	\$1,741,618	\$504	\$14,105	\$1,756,227	413	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$114	\$335	\$1,595,912	\$1,596,361	91	
6	Strong Wind	Relatively High	Relatively Moderate	\$482,427	\$250	\$929,000	\$1,411,677	226	Includes 15 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Wildfire	Relatively Low	Relatively Moderate	\$788,468	\$2,043	\$190,091	\$980,601	4	
8	Ice Storm	Relatively High	Relatively High	\$608,076	n/a	\$84,971	\$693,047	9	
9	Drought	Relatively Moderate	Relatively Moderate	n/a	\$613,196	n/a	\$613,196	112	
10	Earthquake	Relatively Low	Relatively Low	\$398,594	n/a	\$73,801	\$472,395		Storm Events does not record earthquakes.
11	Lightning	Relatively Low	Relatively Low	\$19,727	n/a	\$107,754	\$127,481	10	
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$18,016	\$592	\$71,270	\$89,878	37	

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	\$9,802	\$3,220	\$271	\$13,294	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$40	n/a	\$793	\$833	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 6 (Relatively Low, 75.3); tract 1.01 (Relatively Low, 69.1); tract 3 (Relatively Low, 62.7)
Hurricane	tract 10 (Very Low, 41.2); tract 11 (Very Low, 39.9); tract 6 (Very Low, 38.5)
Landslide	tract 8 (Relatively Low, 87.2); tract 11 (Relatively Low, 86.3); tract 9.02 (Relatively Low, 84.4)
Tornado	tract 1.01 (Very High, 99.4); tract 8 (Very High, 99.3); tract 2 (Very High, 98.9)
Wildfire	tract 8 (Relatively High, 97.2); tract 11 (Relatively High, 96.7); tract 10 (Relatively Moderate, 95.8)

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 6 is Census Tract 6). 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)	112 records, 2000 to 2026 (112 zone-level)	12 days to 550 days (median 90 days); 19 with a recorded value	550 days (about 18.1 months), 2012-07-01 to 2014-01-01, a run of 19 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)	599 records, 1956 to 2026 (2 zone-level)	0.75 in to 5.25 in (median 1 in); 599 with a recorded value	5.25 in hail, 2003-05-14	Hail, 2025-04-05, \$100,000 property; crops not reported (2025 dollars)	Event records naming jurisdictions in the plan: Duncan city (190 records), Marlow city (81 records), Comanche city (46 records), Velma town (35 records), Loco town (23 records), Bray town (22 records), Empire City town (16 records). Zone-level records (2) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	91 records, 1996 to 2025 (91 zone-level)	1 day to 29 days (median 2 days); 31 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, 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)	9 records, 1996 to 2020 (9 zone-level)		Ice Storm, 2000-12-26, \$2,800,000 property; crops not reported (2000 dollars); NWS zone OKZ039		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)	72 records, 1996 to 2025 (7 zone-level)		Flash Flood, 2015-05-09, \$100,000 property; \$0 crops (2015 dollars)		Event records naming jurisdictions in the plan: Duncan city (27 records), Comanche city (11 records), Marlow city (11 records), Loco town (4 records), Bray town (3 records), Velma town (3 records), Empire City town (1 record). Zone-level records (7) 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 2003		Lightning, 1999-08-05, \$75,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: Duncan city (4 records), Comanche city (2 records), Marlow city (2 records), Velma 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)	16 records, 1996 to 2026 (16 zone-level)	39 kt (45 mph) to 59 kt (68 mph) (median 50 kt (58 mph)); 11 with a recorded value	59 kt (68 mph) measured gust, High Wind, 2019-04-01; NWS zone OKZ039	High Wind, 2007-02-24, \$43,000 property; \$0 crops (zone total, 2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	299 records, 1955 to 2025 (2 zone-level)	50 kt (58 mph) to 85 kt (98 mph) (median 56 kt (64 mph)); 206 with a recorded value	85 kt (98 mph), measurement type not recorded, Thunderstorm Wind, 1960-05-05	Thunderstorm Wind, 1995-04-17, \$500,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Duncan city (72 records), Marlow city (49 records), Velma town (31 records), Comanche city (30 records), Loco town (9 records), Bray town (4 records), Empire City town (3 records). 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)	70 records, 1951 to 2024	F/EF0 to F/EF3 (median F/EF1); 62 with a recorded value	EF3 tornado, 2024-11-03, 21.7 mi within this county, 500 yd wide, \$5,000,000 property; \$0 crops (2024 dollars), 6 direct injuries		Event records naming jurisdictions in the plan: Duncan city (7 records), Marlow city (7 records), Bray town (4 records), Velma town (4 records), Comanche city (3 records), Loco town (3 records), Empire City town (2 records).	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)	4 records, 2005 to 2018 (4 zone-level)		Wildfire, 2005-11-27, \$1,000,000 property; crops not reported (2005 dollars), 4 direct injuries (reported for the zone); NWS zone OKZ039		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	37 records, 1996 to 2026 (37 zone-level)		Winter Storm, 2007-01-12, \$20,000 property; \$0 crops (2007 dollars); NWS zone OKZ039		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: 35 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).

Plan 110167 was approved by FEMA on 2024-12-20 but is not yet adopted here, so no since-plan counts are given.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-03-18	2024-11-02	DR-4862-OK	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$211,807.55	within last 5 years	
2025-03-15	2025-03-14	FM-5564-OK	Fire management	Wildhorse Fire	Wildfire	no Public Assistance recorded	within last 5 years	
2023-07-19	2023-06-14	DR-4721-OK	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	\$49,342.75	within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	Severe Winter Storms	Ice Storm	\$866,872.71		
2021-02-17	2021-02-08	EM-3555-OK	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4587
2020-12-21	2020-10-26	DR-4575-OK	Major disaster	Severe Winter Storm	Ice Storm	\$152,544.14		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2019-07-12	2019-04-30	DR-4453-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$275,510.46		
2016-07-15	2016-06-11	DR-4274-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,387,866.82		
2015-05-26	2015-05-05	DR-4222-OK	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$509,458.15		
2011-05-13	2011-01-31	DR-1985-OK	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$191,755.57		
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	\$2,045,450.31		
2010-02-25	2009-12-24	DR-1876-OK	Major disaster	Severe Winter Storm	Winter Weather	\$117,042.21		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1883
2009-06-19	2009-04-09	DR-1846-OK	Major disaster	Wildfires	Wildfire	PA not declared for this county		
2009-04-10	2009-04-09	FM-2812-OK	Fire management	Velma Fire	Wildfire	no Public Assistance recorded		same incident as DR-1846
2007-12-10	2007-12-08	EM-3280-OK	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		
2007-08-31	2007-05-24	DR-1723-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$330,137.72		
2007-08-24	2007-08-18	DR-1718-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$368,509.50		
2007-07-07	2007-06-10	DR-1712-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$323,393.61		
2007-02-01	2007-01-12	DR-1678-OK	Major disaster	Severe Winter Storms	Winter Weather	\$324,401.54		
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	\$197,849.34		
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		
2002-02-01	2002-01-30	DR-1401-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	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	\$4,128.41		
2001-01-05	2000-12-25	DR-1355-OK	Major disaster	Severe Winter Ice Storm	Ice Storm	\$1,887,669.11		
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
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		
1983-10-26	1983-10-19	DR-693-OK	Major disaster	Severe Storms & Flooding	Inland Flooding	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>		
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		

School districts and special districts in this county: \$29,769 (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: 2 rows, \$58,806.69

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1988-OK	2011-05-27	Severe Storms and Flooding	Adair County Rural Water District #5	\$36,263.19
DR-1823-OK	2009-02-17	Severe Winter Storm	Adair County Rural Water District #5	\$22,543.50

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		1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	112			34	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	599			60	0		1955 to 2026-06-30	
Heat Wave	91			86	0		1996 to 2026-06-30	
Hurricane	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	9			0	7		1996 to 2026-06-30	
Inland Flooding	72			13	12		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	10			0	0		1996 to 2026-06-30	
Strong Wind	315			26	4		1955 to 2026-06-30	Includes 15 High Wind and 1 Strong Wind records.
Tornado	70			11	11		1950 to 2026-06-30	
Wildfire	4			0	3		1996 to 2026-06-30	
Winter Weather	37			7	4		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-11-03	Tornado	EF3, 21.7 mi within this county, 500 yd wide	\$5,000,000 property; \$0 crops (2024 dollars)	0, 6	COMANCHE to LAKE FUQUA DAM	within last 5 years	B1-c worst recorded: Tornado
2019-05-01	Flash Flood		\$0 property; \$0 crops (2019 dollars)	1, 0	LOCO		deaths or injuries recorded
2019-04-01	High Wind	59 kt (68 mph) measured gust	\$0 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone OKZ039 (STEPHENS), zone-level		B1-c worst recorded: High Wind and Strong Wind
2016-06-12	Flash Flood		\$0 property; \$0 crops (2016 dollars)	1, 0	DUNCAN		deaths or injuries recorded
2015-05-09	Flash Flood		\$100,000 property; \$0 crops (2015 dollars)	0, 0	MARLOW		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-07-16	Heat		damage not reported	0, 0	NWS zone OKZ039 (STEPHENS), zone-level		B1-c worst recorded: Excessive Heat, Heat
2005-11-27	Wildfire		\$1,000,000 property; crops not reported (zone total, 2005 dollars)	0, 4	NWS zone OKZ039 (STEPHENS), zone-level		B1-c worst recorded: Wildfire
2003-05-14	Hail	5.25 in	\$10,000 property; crops not reported (2003 dollars)	0, 0	VELMA		B1-c worst recorded: Hail
2000-12-26	Ice Storm		\$2,800,000 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone OKZ039 (STEPHENS), zone-level		B1-c worst recorded: Ice Storm
1996-02-01	Cold/Wind Chill		damage not reported	0, 0	NWS zone OKZ039 (STEPHENS), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1977-05-15	Tornado	F3, 0.8 mi path length (whole path, pre-1996), 180 yd wide	\$250,000 property; crops not recorded (1977 dollars)	1, 2	location not recorded		deaths or injuries recorded
1960-05-05	Thunderstorm Wind	85 kt (98 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,330 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	1.37	event-days per year	about 1.37 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	26	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	53.9	event-days per year	about 53.9 days per year	Likely	Storm Events event- days in 19 of 30 years, 1996 to 2025 (63.3%)	1,939	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00148	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.148%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	11.2	events per year	about 11.2 per year	Highly likely	FEMA annualized frequency (modeled)	427.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	19.4	event-days per year	about 19.4 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	312	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00626	events per year	about 1 in 160 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.36	event-days per year	about 1.36 days per year	Likely	Storm Events event- days in 8 of 30 years, 1996 to 2025 (26.7%)	91	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.39	event-days per year	about 1.39 days per year	Likely	Storm Events event- days in 18 of 30 years, 1996 to 2025 (60%)	39	1996 to 2023 (28 years)	see B1-f	
Landslide	0.177	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	51.7	days per year with a strike	about 51.7 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	4.66	events per year	about 4.66 per year	Highly likely	FEMA annualized frequency (modeled)	178	1986 to 2023 (38 years)	countywide	
Tornado	0.937	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00528	annual probability at a location	chance a given location in the county burns in a year: 0.528%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	7.84	event-days per year	about 7.84 days per year	Likely	Storm Events event- days in 19 of 30 years, 1996 to 2025 (63.3%)	149	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	261	30	8.7
Hail	2.00 in+	1996 to 2025	29	30	0.967
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	145	30	4.83
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	23	30	0.767
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	40	30	1.33
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	3	30	0.1

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	11 of 11	69.9	83.1	88.2	Relatively High 8, Relatively Moderate 3
Drought	9 of 11	81.7	95.1	97.2	Relatively Moderate 5, Relatively Low 4, No Rating 2
Earthquake	11 of 11	43.3	59.4	75.3	Relatively Low 11
Hail	11 of 11	91.4	95.0	97.7	Relatively High 11
Heat Wave	11 of 11	72.2	89.5	92.9	Relatively High 8, Relatively Moderate 3
Hurricane	11 of 11	32.2	37.0	41.2	Very Low 11
Ice Storm	11 of 11	93.1	95.6	98.0	Very High 1, Relatively High 10
Inland Flooding	11 of 11	32.9	60.5	87.0	Relatively High 1, Relatively Moderate 5, Relatively Low 5
Landslide	11 of 11	12.6	51.4	87.2	Relatively Low 4, Very Low 7
Lightning	11 of 11	34.7	57.0	65.6	Relatively Moderate 7, Relatively Low 4
Strong Wind	11 of 11	84.1	95.5	98.0	Very High 3, Relatively High 8

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	11 of 11	83.7	97.6	99.4	Very High 8, Relatively High 3
Wildfire	11 of 11	25.8	93.5	97.2	Relatively High 2, Relatively Moderate 8, Very Low 1
Winter Weather	11 of 11	65.4	82.1	86.8	Relatively High 7, Relatively Moderate 4

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Stephens County	County	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,133,105.15	0 total; no approved plan	
Bray town	Town	Approved, expires 2029-12-19	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	33 total; 1 since its plan	
Central High town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Comanche city	City	Approved, expires 2029-12-19	FMA RL 0, SRL 0; any 1	\$299,026.96	92 total; 7 since its plan	
Duncan city	City	Approved, expires 2029-12-19	FMA RL 1, SRL 2; any 5	\$2,379,091.45	300 total; 13 since its plan	
Empire City town	Town	Approved, expires 2029-12-19	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	22 total; 2 since its plan	
Loco town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	39 total; no approved plan	
Marlow city	City	Approved, expires 2029-12-19	FMA RL 0, SRL 0; any 1	\$679,544.80	150 total; 5 since its plan	
Velma town	Town	Plan 110167 approved 2024-12-20, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	74 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.

Plan 110167 was approved by FEMA on 2024-12-20 but is not yet adopted here, so no since-plan counts are given.

- 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 plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$8,660,081,974	\$63,366,974	42,776	\$29,089	\$67,489	\$1,805,572	0.000336%				
Drought	n/a	\$4,091,615	n/a	n/a	\$613,196	n/a	15% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$15,143,572,019	n/a	42,848	\$398,594	n/a	\$73,801	0.00263%				
Hail	\$8,660,081,974	\$63,366,974	42,776	\$1,741,618	\$504	\$14,105	0.0201%				
Heat Wave	\$8,660,081,974	\$63,366,974	42,776	\$114	\$335	\$1,595,912	under 0.0001%				
Hurricane	\$8,658,756,604	\$63,365,939	42,759	\$9,802	\$3,220	\$271	0.000113%				
Ice Storm	\$8,660,081,974	n/a	42,776	\$608,076	n/a	\$84,971	0.00702%				
Inland Flooding	\$8,659,371,539	\$19,583,309	1,041	\$5,554,843	\$75,829	\$1,029,402	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$14,493,045	n/a	69	\$40	n/a	\$793	0.000279%				
Lightning	\$8,660,081,974	n/a	42,776	\$19,727	n/a	\$107,754	0.000228%				
Strong Wind	\$8,660,081,974	\$63,366,974	42,776	\$482,427	\$250	\$929,000	0.00557%				
Tornado	\$8,660,081,974	\$63,366,974	42,776	\$1,978,196	\$3,398	\$4,243,163	0.0228%				

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 plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$1,645,853,782	\$47,553,040	14,768	\$788,468	\$2,043	\$190,091	0.0479%				
Winter Weather	\$8,660,081,974	\$63,366,974	42,776	\$18,016	\$592	\$71,270	0.000208%				

Totals since the plan: not available. Plan 110167 was approved by FEMA on 2024-12-20 but is not yet adopted here, so no since-plan counts are given.

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	42,776
Building value (total, not at risk)	\$8,660,081,974
Agriculture value (total, not at risk)	\$63,366,974
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$12,395,868
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)	\$10,146,104
Social vulnerability rating	Relatively Moderate
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	7	Severe repetitive loss, NFIP insurance definition	2

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	2	7	2	7	0	1
of which: Duncan city	1	2	5	2	5	0	0
of which: Marlow city	0	0	1	0	1	0	1
of which: Comanche city	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>
Stephens County	400498	0	0	0	0	0	0	0
Bray town	400536	0	0	0	0	0	0	0
Comanche city	405376	0	0	1	0	1	0	0
Duncan city	400202	1	2	5	2	5	0	0
Empire City town	400520	0	0	0	0	0	0	0
Loco town	400521	0	0	0	0	0	0	0
Marlow city	400203	0	0	1	0	1	0	1
Velma town	400447	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	1	3	1	3	0	0
2 to 4 unit residential	0	1	2	1	2	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	2	0	2	0	1
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 6 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_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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Stephens County, OK: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 40137). Automated baseline. <https://hazardplain.org/ok/40137/> 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