

Jackson County, CO

Risk-assessment baseline packet

County FIPS: 08057 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: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Avalanche (\$3,971,574 a year), Inland Flooding (\$789,990) and Lightning (\$45,220).

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; 08057 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 3
5. B1-b: hazard location, page 5
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 8
8. B1-e: probability of future events, page 11
9. B1-f: hazards that vary across jurisdictions, page 13
10. B2-a and B2-b: vulnerability and potential impacts, page 14
11. B2-a: vulnerability (county context), page 16
12. B2-c: repetitive loss properties, page 16
13. Sources, what the plan adds, disclaimer and citation, page 17

Plan clock

No county-level plan row in FEMA data

What changed since your last plan

Not available.

No county-level plan row in FEMA data, so there is no approval date to count from.

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

Plan status for every jurisdiction listed in this county

Source: 1

						Days to expiry negative = days since expiry	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			
No rows for this unit.								

No jurisdictions listed in FEMA plan data for this unit.

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

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 modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Avalanche	Very High	Relatively High	\$1	n/a	\$3,971,573	\$3,971,574	14		
2	Inland Flooding	Very Low	Very Low	\$789,968	under \$1	\$22	\$789,990	1		
3	Lightning	Very Low	Very Low	\$448	n/a	\$44,772	\$45,220	1		
4	Hail	Very Low	Very Low	\$13,908	\$22,870	\$434	\$37,212	1		
5	Earthquake	Very Low	Very Low	\$20,865	n/a	\$1,207	\$22,072			Storm Events does not record earthquakes.
6	Cold Wave	Very Low	Very Low	\$68	\$5,165	\$11,722	\$16,955	2		
7	Wildfire	Very Low	Very Low	\$8,846	\$18	\$432	\$9,296	2		
8	Tornado	Very Low	Very Low	\$7,053	\$304	\$1,172	\$8,529	2		
9	Strong Wind	Very Low	Very Low	\$1,259	\$107	\$6,772	\$8,138	43		Includes 39 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Landslide	Relatively Low	Very Low	\$236	n/a	\$4,165	\$4,402	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Winter Weather	Very Low	Very Low	\$365	\$1	\$3,756	\$4,123	358		
12	Ice Storm	Very Low	Very Low	\$28	n/a	\$1,115	\$1,144	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).

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>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
13	Volcanic Activity	Very Low	Very Low	under \$1	n/a	under \$1	under \$1	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	1		
15	Heat Wave	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3224-CO names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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 and volcanic activity 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: coastal flooding and tsunami. 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.

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 9556 (Relatively High, 93.7)
Earthquake	tract 9556 (Relatively Low, 46.9)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9556 (Relatively Moderate, 96.7)
Tornado	tract 9556 (Very Low, 22.8)
Volcanic Activity	tract 9556 (Very Low, 43.6)
Wildfire	tract 9556 (Relatively Low, 84.5)

A tract number is the Census tract number (for example 9556 is Census Tract 9556). 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
Avalanche	none (count and damage only)	14 records, 2005 to 2025 (14 zone-level)		No damage reported in 14 records.		Countywide (zone-level records).	
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2022 to 2025 (2 zone-level)	2 days to 3 days (median 2.5 days); 2 with a recorded value	3 consecutive days, 2022-12-21 to 2022-12-23, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	1 record, 2002 (1 zone-level)	30 days; 1 with a recorded value	30 days (1 month), 2002-04-01 to 2002-04-30, 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)	1 record, 2021	1 in; 1 with a recorded value	1 in hail, 2021-07-29		No event record names a jurisdiction in the plan.	
Excessive Heat, Heat	heat index (in event narratives)	0					
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)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	1 record, 2011		Flood, 2011-06-06, \$5,000 property; \$0 crops (2011 dollars)		No event record names a jurisdiction in the plan.	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)	1 record, 2024		Lightning, 2024-05-25, \$85,000 property; \$0 crops (2024 dollars), 1 direct death		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	40 records, 1996 to 2025 (40 zone-level)	43 kt (49 mph) to 108 kt (124 mph) (median 68 kt (78 mph)); 39 with a recorded value	108 kt (124 mph), measurement type not recorded, High Wind, 1999-12-15; Storm Events area RABBIT EARS & MEDICINE BOW RANGES/ROCKY MOUNTAIN NATIONAL PARK (legacy zone code COZ033)		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	5 records, 1993 to 2020	43 kt (49 mph) to 61 kt (70 mph) (median 53.5 kt (62 mph)); 4 with a recorded value	61 kt (70 mph) estimated gust, Thunderstorm Wind, 2007-09-16		No event record names a jurisdiction in the plan.	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	3 records, 1974 to 2018	F/EF0 to F/EF1 (median F/EF0); 3 with a recorded value	F1 tornado, 1974-05-10, 0.3 mi path length (whole path, pre-1996), 33 yd wide, damage not recorded (pre-1996 record)		No event record names a jurisdiction in the plan.	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).
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					
Wildfire	acres burned (local data)	2 records, 2020 to 2024 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	358 records, 1996 to 2026 (358 zone- level)		No damage reported in 358 records.		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 avalanche, debris flow, lightning and volcanic ash, volcanic ashfall.

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: 6 declarations covering 3 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No county-level plan row in FEMA data, so there is no approval date to count from.

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>	Notes
2020-03-28	2020-01-20	DR-4498-CO	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded	
2020-03-13	2020-01-20	EM-3436-CO	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4498
2005-09-05	2005-08-29	EM-3224-CO	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2003-04-09	2003-03-17	EM-3185-CO	Emergency	Snow	Winter Weather	\$3,873.30	
2002-06-19	2002-04-23	DR-1421-CO	Major disaster	Wildfires	Wildfire	PA not declared for this county	
1977-01-29	1977-01-29	EM-3025-CO	Emergency	Drought	Drought	no Public Assistance recorded	

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
1956-06-12	1956-06-12	DR-59-CO	Major disaster	Flood	Inland Flooding
1955-05-25	1955-05-25	DR-33-CO	Major disaster	Flood	Inland Flooding

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.

10 Fire Management declarations (1978-09-12 to 2016-07-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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
Avalanche	14			3	0		1996 to 2026-06-30	
Cold Wave	2			2	0		1996 to 2026-06-30	
Drought	1			0	1		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	1			0	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	1			0	0		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1			1	0		1996 to 2026-06-30	
Strong Wind	45			10	0		1955 to 2026-06-30	Includes 39 High Wind and 1 Strong Wind records.
Tornado	3			0	0		1950 to 2026-06-30	
Volcanic Activity	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	2			1	1		1996 to 2026-06-30	
Winter Weather	358			80	1		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
2024-05-25	Lightning		\$85,000 property; \$0 crops (2024 dollars)	1, 0	RAND	within last 5 years	B1-c worst recorded: Lightning
2022-12-21	Cold/Wind Chill		damage not reported	0, 0	NWS zone COZ031 (WEST JACKSON & WEST GRAND COUNTIES ABOVE 9000 FEET), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2022-05-29	Avalanche		\$0 property; \$0 crops (zone total, 2022 dollars)	1, 2	NWS zone COZ033 (S & E JACKSON / LARIMER / N & NE GRAND / NW BOULDER COUNTIES ABOVE 9000 FEET), zone-level	within last 5 years	deaths or injuries recorded
2021-07-29	Hail	1 in	damage not reported	0, 0	WALDEN		B1-c worst recorded: Hail
2013-03-17	Avalanche		\$0 property; \$0 crops (zone total, 2013 dollars)	1, 1	NWS zone COZ033 (S & E JACKSON / LARIMER / N & NE GRAND / NW BOULDER COUNTIES ABOVE 9000 FEET), zone-level		deaths or injuries recorded
2011-06-06	Flood		\$5,000 property; \$0 crops (2011 dollars)	0, 0	NORTHGATE to RAND		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-12-26	Avalanche		property not reported; \$0 crops (zone total, 2008 dollars)	2, 0	NWS zone COZ033 (S & E JACKSON / LARIMER / N & NE GRAND / NW BOULDER COUNTIES ABOVE 9000 FEET), zone-level		deaths or injuries recorded
2007-09-16	Thunderstorm Wind	61 kt (70 mph) estimated gust	damage not reported	0, 0	COALMONT		B1-c worst recorded: Thunderstorm Wind
2006-01-01	Avalanche		property not reported; \$0 crops (zone total, 2006 dollars)	2, 0	NWS zone COZ033 (S & E JACKSON / LARIMER / N & NE GRAND / NW BOULDER COUNTIES ABOVE 9000 FEET), zone-level		deaths or injuries recorded
2002-04-01	Drought		damage not reported	0, 0	NWS zone COZ030 (JACKSON COUNTY BELOW 9000 FEET), zone-level		B1-c worst recorded: Drought
1999-12-15	High Wind	108 kt (124 mph), measurement type not recorded	property not reported; \$0 crops (zone total, 1999 dollars)	0, 0	Storm Events area RABBIT EARS & MEDICINE BOW RANGES/ROCKY MOUNTAIN NATIONAL PARK (legacy zone code COZ033), zone-level		B1-c worst recorded: High Wind and Strong Wind
1974-05-10	Tornado	F1, 0.3 mi path length (whole path, pre-1996), 33 yd wide	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (428 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
Avalanche	0.367	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	11	1994 to 2023 (30 years)	see B1-f	
Cold Wave	0.311	event-days per year	about 0.311 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	5.91	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	54.3	event-days per year	about 54.3 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	1,372	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00111	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.111%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.04	events per year	about 1.04 per year	Highly likely	FEMA annualized frequency (modeled)	39.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.0149	event-days per year	about 0.0149 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.0357	event-days per year	about 0.0357 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	1	1996 to 2023 (28 years)	see B1-f	
Landslide	0.471	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	54.3	days per year with a strike	about 54.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.329	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	13	1986 to 2023 (38 years)	countywide	
Tornado	0.0955	events per year	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Volcanic Activity	0.0001	annual probability	about 1 in 10,000 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.000499	annual probability at a location	chance a given location in the county burns in a year: 0.0499%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	22.1	event-days per year	about 22.1 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	420	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	1	30	0.0333
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

NRI risk score of the county's single census tract

Source: 5

Hazard	Tract score <i>NRI score, 0 to 100</i>	Rating
Avalanche	93.7	Relatively High
Cold Wave	31.3	Relatively Low
Drought		No Rating
Earthquake	46.9	Relatively Low
Hail	81.2	Relatively Moderate
Heat Wave		No Rating
Hurricane		Not Applicable
Ice Storm	18.5	Very Low
Inland Flooding	73.3	Relatively Moderate
Landslide	96.7	Relatively Moderate
Lightning	92.8	Relatively High
Strong Wind	35.5	Relatively Low

Hazard	Tract score	Rating
	NRI score, 0 to 100	
Tornado	22.8	Very Low
Volcanic Activity	43.6	Very Low
Wildfire	84.5	Relatively Low
Winter Weather	65.4	Relatively Moderate

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.

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	Notes
			FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition	FEMA records matched by applicant name; federal share obligated, nominal dollars	all years; since its plan	

No rows for this unit.

No city, town, township or county rows in FEMA plan data for this unit; same as county.

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.

No county-level plan row in FEMA data, so there is no approval date to count from.

- 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	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since plan	Zone-level damage since plan	Public Assistance since plan	Note
	modeled dollars	modeled dollars	people	modeled dollars per year	modeled dollars per year	FEMA's dollar value per year, not property damage	buildings; agriculture where noted	county-coded records, property plus crops, nominal dollars	property plus crops, reported for the zone	nominal dollars; see note	
Avalanche	\$81,120	n/a	10	\$1	n/a	\$3,971,573	0.0011%				
Cold Wave	\$575,180,780	\$31,543,154	1,355	\$68	\$5,165	\$11,722	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI

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
Earthquake	\$934,351,236	n/a	1,379	\$20,865	n/a	\$1,207	0.00223%				
Hail	\$575,180,780	\$31,543,154	1,355	\$13,908	\$22,870	\$434	0.00242%				
Heat Wave	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$575,180,780	n/a	1,355	\$28	n/a	\$1,115	under 0.0001%				
Inland Flooding	\$574,993,773	\$135	9	\$789,968	under \$1	\$22	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	\$15,386,484	n/a	22	\$236	n/a	\$4,165	0.00154%				
Lightning	\$575,180,780	n/a	1,355	\$448	n/a	\$44,772	under 0.0001%				
Strong Wind	\$575,180,780	\$31,543,154	1,355	\$1,259	\$107	\$6,772	0.000219%				
Tornado	\$575,180,780	\$31,543,154	1,355	\$7,053	\$304	\$1,172	0.00123%				
Volcanic Activity	\$575,180,780	n/a	1,355	under \$1	n/a	under \$1	under 0.0001%				
Wildfire	\$64,809,912	\$13,273,443	352	\$8,846	\$18	\$432	0.0136%				
Winter Weather	\$575,180,780	\$31,543,154	1,355	\$365	\$1	\$3,756	under 0.0001%				

Totals since the plan: not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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	1,355
Building value (total, not at risk)	\$575,180,780
Agriculture value (total, not at risk)	\$31,543,154
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$871,511
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)	\$4,047,143
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county and state-level rows

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	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	0	0	8	0	8	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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 0 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)
 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)
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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