

Osborne County, KS

Risk-assessment baseline packet

County FIPS: 20141 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 110540 approved 2025-04-28, pending adoption here; not yet eligible. Plan: Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here, approved 2025-04-28 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): Hail (\$2,300,827 a year), Inland Flooding (\$2,043,251) and Drought (\$839,323).

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; 20141 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Plan:	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here
Approved:	2025-04-28 by FEMA; not yet adopted here	Expires:	2030-04-27 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 110540 was approved by FEMA on 2025-04-28 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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Osborne County	County	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here	2025-04-28 by FEMA; not yet adopted here	2030-04-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Downs city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here	2025-04-28 by FEMA; not yet adopted here	2030-04-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Natoma city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here	2025-04-28 by FEMA; not yet adopted here	2030-04-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osborne city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here	2025-04-28 by FEMA; not yet adopted here	2030-04-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osborne County Unified School District 392	School/School District	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540), pending adoption here	2025-04-28 by FEMA; not yet adopted here	2030-04-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Paradise Unified School District 399	School/School District	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Prairie Land Electric	Electric/Power Authority	Approved, expires 2030-04-27	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540)	2025-04-28	2030-04-27	1,305		this jurisdiction approved 2025-06-04

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Rolling Hills REC	Electric/Power Authority	Approved, expires 2030-04-27	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540)	2025-04-28	2030-04-27	1,305		this jurisdiction approved 2025-05-28
Rural Water District #2	Water/Sewer Authority	Approved, expires 2030-04-27	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540)	2025-04-28	2030-04-27	1,305		this jurisdiction approved 2025-08-11
Sunflower Electric	Electric/Power Authority	Approved, expires 2030-04-27	Region F North-Central Kansas (Homeland Security Region F) Multi-Jurisdictional Mitigation Plan (FEMA plan 110540)	2025-04-28	2030-04-27	1,305		this jurisdiction approved 2025-09-22

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 <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
1	Hail	Relatively High	Relatively Moderate	\$543,508	\$1,745,954	\$11,365	\$2,300,827	235		
2	Inland Flooding	Very Low	Very Low	\$2,040,523	\$42	\$2,686	\$2,043,251	20		
3	Drought	Relatively Moderate	Relatively Moderate	n/a	\$839,323	n/a	\$839,323	50		
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$255,841	\$360,146	\$82,107	\$698,094	115		Includes 27 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
5	Tornado	Relatively Low	Relatively Low	\$263,819	\$3,133	\$304,679	\$571,631	17		
6	Cold Wave	Very Low	Relatively Low	\$164	\$14,020	\$164,465	\$178,649	13		Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
7	Ice Storm	Relatively Moderate	Relatively Moderate	\$99,016	n/a	\$59,696	\$158,712	4		
8	Winter Weather	Relatively Low	Relatively Low	\$35,288	\$179	\$21,900	\$57,368	90		
9	Lightning	Very Low	Very Low	\$4,265	n/a	\$50,850	\$55,114	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
10	Wildfire	Very Low	Very Low	\$47,548	\$22	\$582	\$48,153	1		
11	Heat Wave	Very Low	Very Low	\$3,137	\$159	\$14,389	\$17,685	2		
12	Earthquake	Very Low	Very Low	\$10,002	n/a	\$2,622	\$12,624			Storm Events does not record earthquakes.
13	Landslide	Very Low	Very Low	\$28	n/a	\$14	\$41	0		Declared 1 time; no Storm Events record of this type.
	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-3236-KS 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 lightning and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, 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.

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 4741 (Very Low, 35.2)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 4741 (Very Low, 76.1)
Tornado	tract 4741 (Very High, 97.9)
Wildfire	tract 4741 (Relatively Moderate, 92.7)

A tract number is the Census tract number (for example 4741 is Census Tract 4741). 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	11 records, 1996 to 2025 (11 zone-level)	2 days to 10 days (median 4 days); 11 with a recorded value	10 consecutive days, 2024-01-11 to 2024-01-20, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2006 to 2007 (2 zone-level)		Frost/Freeze, 2007-04-03, \$250,000 crop damage (2007 dollars); NWS zone KSZ018		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	50 records, 2000 to 2024 (50 zone-level)	30 days to 602 days (median 105 days); 7 with a recorded value	602 days (about 19.8 months), 2022-09-13 to 2024-05-06, a run of 21 consecutive Storm Events drought records, zone-level	Drought, 2002-12-01, property not reported; \$10,000,000 crops (zone total, 2002 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	352 records, 1961 to 2025	0.75 in to 3 in (median 1 in); 352 with a recorded value	3 in hail, 2023-07-16; same size also recorded on 1968-05-13, 1996-07-03	Hail, 2005-06-09, \$2,000,000 property; \$2,000,000 crops (2005 dollars)	Event records naming jurisdictions in the plan: Osborne city (79 records), Natoma city (46 records), Downs city (27 records).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2011 to 2023 (2 zone-level)	7 days to 10 days (median 8.5 days); 2 with a recorded value	10 consecutive days, 2011-07-15 to 2011-07-24, 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)	4 records, 1997 to 2017 (4 zone-level)		Ice Storm, 2006-12-30, \$300,000 property; \$0 crops (2006 dollars); NWS zone KSZ018		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	20 records, 1996 to 2021 (1 zone-level)		Flood, 2011-06-02, \$1,000,000 property; \$3,000,000 crops (2011 dollars)		Event records naming jurisdictions in the plan: Natoma city (4 records), Osborne city (3 records), Downs city (2 records). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	0					Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	27 records, 2002 to 2026 (27 zone-level)	35 kt (40 mph) to 83 kt (96 mph) (median 52 kt (60 mph)); 26 with a recorded value	83 kt (96 mph) estimated gust, High Wind, 2021-12-15; NWS zone KSZ018	High Wind, 2020-10-11, \$25,000 property; \$0 crops (zone total, 2020 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	138 records, 1962 to 2024	50 kt (58 mph) to 77 kt (89 mph) (median 56 kt (64 mph)); 131 with a recorded value	77 kt (89 mph) estimated gust, Thunderstorm Wind, 2005-07-25	Thunderstorm Wind, 2002-05-26, \$100,000 property; \$3,000,000 crops (2002 dollars)	Event records naming jurisdictions in the plan: Osborne city (52 records), Downs city (12 records), Natoma city (7 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	48 records, 1950 to 2019	F/EF0 to F/EF4 (median F/EF1); 44 with a recorded value	F4 tornado, 1993-05-07, 8.5 mi path length (whole path, pre-1996), 880 yd wide, \$500,000 property; \$50,000 crops (1993 dollars)	Tornado, 1990-04-25, \$2,500,000 property; crops not recorded (1990 dollars)	Event records naming jurisdictions in the plan: Natoma city (5 records), Downs city (3 records), Osborne city (3 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)	1 record, 2021 (1 zone-level)		Wildfire, 2021-12-15, \$1,500,000 property; \$0 crops (2021 dollars); NWS zone KSZ018		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	90 records, 1996 to 2025 (90 zone-level)		Winter Storm, 2007-12-10, \$400,000 property; \$0 crops (2007 dollars); NWS zone KSZ018		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: 19 declarations covering 15 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Plan 110540 was approved by FEMA on 2025-04-28 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
2026-09-01	2026-06-04	DR-4940-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	within last 5 years
2025-05-21	2025-03-14	DR-4869-KS	Major disaster	Severe Winter Storm, Straight-Line Winds, Flooding, and Wildfires	Inland Flooding; Strong Wind; Tornado; Wildfire; Winter Weather	no Public Assistance recorded	within last 5 years
2022-02-17	2021-12-15	DR-4640-KS	Major disaster	Severe Storms and Straight Line Winds	Strong Wind	\$184,895.22	within last 5 years

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Flags
2020-03-29	2020-01-20	DR-4504-KS	Major disaster	COVID-19 Pandemic	Non-natural, not counted	none placed in this county by FEMA's record; \$16,404.82 for this declaration is not placed in any county (see the state page)	
2020-03-13	2020-01-20	EM-3481-KS	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	
2019-06-20	2019-04-28	DR-4449-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, Flooding, Landslides, and Mudslides	Inland Flooding; Landslide; Strong Wind; Tornado	\$173,246.34	
2013-04-26	2013-02-20	DR-4112-KS	Major disaster	Snowstorm	Winter Weather	\$22,250.39	
2012-05-24	2012-04-14	DR-4063-KS	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded	
2011-07-29	2011-05-19	DR-4010-KS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$148,549.16	
2010-08-10	2010-06-07	DR-1932-KS	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$224,192.42	
2008-07-09	2008-05-22	DR-1776-KS	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	\$41,109.31	
2008-02-01	2007-12-06	DR-1741-KS	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded	
2007-12-12	2007-12-06	EM-3282-KS	Emergency	Severe Winter Storms	Winter Weather	no Public Assistance recorded	
2007-05-06	2007-05-04	DR-1699-KS	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$17,726.58	
2007-01-07	2006-12-28	DR-1675-KS	Major disaster	Severe Winter Storm	Winter Weather	\$9,107.45	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags
2005-09-10	2005-09-01	EM-3236-KS	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2004-08-03	2004-06-12	DR-1535-KS	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$6,466.81	
1993-07-22	1993-06-28	DR-1000-KS	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1973-05-02	1973-05-02	DR-378-KS	Major disaster	Severe Storms & Flooding	Inland Flooding	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
1982-06-28	1982-06-28	DR-663-KS	Major disaster	Severe Storms and Flooding	Inland Flooding
1958-11-06	1958-11-06	DR-88-KS	Major disaster	Floods	Inland Flooding
1957-09-05	1957-09-05	DR-81-KS	Major disaster	Floods	Inland Flooding
1955-05-27	1955-05-27	DR-34-KS	Major disaster	Tornado	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.

Public Assistance not placed in any Kansas county: 4 rows, \$183,565.84; listed on the Kansas state page.

Source: 3

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	13			3	0		1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	50			27	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

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
Hail	352			18	0		1955 to 2026-06-30	
Heat Wave	2			1	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	4			0	0		1996 to 2026-06-30	
Inland Flooding	20			0	11		1996 to 2026-06-30	
Landslide	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	165			25	6		1955 to 2026-06-30	Includes 27 High Wind records.
Tornado	48			0	9		1950 to 2026-06-30	
Wildfire	1			1	1		1996 to 2026-06-30	
Winter Weather	90			16	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
2024-01-11	Extreme Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone KSZ018 (OSBORNE), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-07-16	Hail	3 in	\$100,000 property; \$0 crops (2023 dollars)	0, 0	COVERT	within last 5 years	B1-c worst recorded: Hail
2022-09-13	Drought		\$0 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone KSZ018 (OSBORNE), zone-level	within last 5 years	B1-c worst recorded: Drought
2021-12-15	High Wind	83 kt (96 mph) estimated gust	\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone KSZ018 (OSBORNE), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2011-06-02	Flood		\$1,000,000 property; \$3,000,000 crops (2011 dollars)	0, 0	PORTIS to ALTON		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2007-05-05	Tornado	EF2, 7.5 mi within this county, 75 yd wide	\$150,000 property; \$50,000 crops (2007 dollars)	0, 11	OSBORNE		deaths or injuries recorded
2007-04-03	Frost/Freeze		\$0 property; \$250,000 crops (zone total, 2007 dollars)	0, 0	NWS zone KSZ018 (OSBORNE), zone-level		B1-c worst recorded: Frost/Freeze
2006-12-30	Ice Storm		\$300,000 property; \$0 crops (zone total, 2006 dollars)	0, 0	NWS zone KSZ018 (OSBORNE), zone-level		B1-c worst recorded: Ice Storm
2005-07-25	Thunderstorm Wind	77 kt (89 mph) estimated gust	\$25,000 property; \$0 crops (2005 dollars)	0, 0	OSBORNE		B1-c worst recorded: Thunderstorm Wind
2002-05-26	Thunderstorm Wind	75 kt (86 mph) estimated	\$100,000 property; \$3,000,000 crops (2002 dollars)	0, 1	PORTIS		deaths or injuries recorded
1993-05-07	Tornado	F4, 8.5 mi path length (whole path, pre-1996), 880 yd wide	\$500,000 property; \$50,000 crops (1993 dollars)	0, 0	Lucas to Hunter		B1-c worst recorded: Tornado
1950-05-08	Tornado	F2, 19.6 mi path length (whole path, pre-1996), 440 yd wide	\$25,000 property; crops not recorded (1950 dollars)	0, 2	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (745 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	3.11	event-days per year	about 3.11 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	59	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	37.7	event-days per year	about 37.7 days per year	Likely	Storm Events event- days in 8 of 30 years, 1996 to 2025 (26.7%)	952	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000445	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0445%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	8.42	events per year	about 8.42 per year	Highly likely	FEMA annualized frequency (modeled)	320.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.84	event-days per year	about 7.84 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	119	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.654	event-days per year	about 0.654 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	44	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.714	event-days per year	about 0.714 days per year	Likely	Storm Events event- days in 14 of 30 years, 1996 to 2025 (46.7%)	20	1996 to 2023 (28 years)	see B1-f	
Landslide	0.227	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	45.3	days per year with a strike	about 45.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.91	events per year	about 4.91 per year	Highly likely	FEMA annualized frequency (modeled)	187	1986 to 2023 (38 years)	countywide	
Tornado	0.911	events per year	about 0.91 per year	Likely	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
Wildfire	0.00044	annual probability at a location	chance a given location in the county burns in a year: 0.044%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	11.5	event-days per year	about 11.5 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	218	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	135	30	4.5
Hail	2.00 in+	1996 to 2025	13	30	0.433
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	73	30	2.43
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	15	30	0.5
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	14	30	0.467
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	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
Cold Wave	84.1	Relatively High
Drought	99.4	Relatively High
Earthquake	35.2	Very Low
Hail	100.0	Very High
Heat Wave	30.5	Relatively Low
Hurricane		Not Applicable
Ice Storm	99.0	Very High
Inland Flooding	96.6	Very High
Landslide	76.1	Very Low
Lightning	95.4	Relatively High
Strong Wind	99.9	Very High
Tornado	97.9	Very High

Hazard	Tract score	Rating
	<i>NRI score, 0 to 100</i>	
Wildfire	92.7	Relatively Moderate
Winter Weather	99.1	Very High

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
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Osborne County	County	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$10,166.18	0 total; no approved plan
Downs city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	44 total; no approved plan
Natoma city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,383.28	62 total; no approved plan
Osborne city	City	Plan 110540 approved 2025-04-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$56,963.49	137 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 110540 was approved by FEMA on 2025-04-28 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	\$1,995,268,051	\$80,516,446	3,496	\$164	\$14,020	\$164,465	under 0.0001%				
Drought	n/a	\$28,434,835	n/a	n/a	\$839,323	n/a	2.95% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$3,693,958,573	n/a	3,500	\$10,002	n/a	\$2,622	0.000271%				
Hail	\$1,995,268,051	\$80,516,446	3,496	\$543,508	\$1,745,954	\$11,365	0.0272%				
Heat Wave	\$1,995,268,051	\$80,516,446	3,496	\$3,137	\$159	\$14,389	0.000157%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$1,994,834,759	n/a	3,493	\$99,016	n/a	\$59,696	0.00496%				
Inland Flooding	\$1,993,815,486	\$5,035	86	\$2,040,523	\$42	\$2,686	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	\$12,821,791	n/a	15	\$28	n/a	\$14	0.000215%				
Lightning	\$1,995,268,051	n/a	3,496	\$4,265	n/a	\$50,850	0.000214%				
Strong Wind	\$1,995,268,051	\$80,516,446	3,496	\$255,841	\$360,146	\$82,107	0.0128%				
Tornado	\$1,995,268,051	\$80,516,446	3,496	\$263,819	\$3,133	\$304,679	0.0132%				

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	\$433,467,687	\$18,097,125	700	\$47,548	\$22	\$582	0.011%				
Winter Weather	\$1,995,268,051	\$80,516,446	3,496	\$35,288	\$179	\$21,900	0.00177%				

Totals since the plan: not available. Plan 110540 was approved by FEMA on 2025-04-28 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	3,496
Building value (total, not at risk)	\$1,995,268,051
Agriculture value (total, not at risk)	\$80,516,446
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$6,266,117
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)	\$715,356
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
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	1	0	1	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.

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>
Osborne County	200602	0	0	0	0	0	0	0
Downs city	200490	0	0	0	0	0	0	0
Natoma city	200254	0	0	0	0	0	0	0
Osborne city	200255	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: 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):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
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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.

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