

Harper County, OK

Risk-assessment baseline packet

County FIPS: 40059 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-02-17. Plan: Harper County (FEMA plan 106490), approved 2021-02-18.

Since the plan was approved on 2021-02-18: 2 new hazard declarations (2 incidents): DR-4587-OK (Severe Winter Storms), DR-4721-OK (Severe Storms, Straight-Line Winds, and Tornadoes).

NOAA Storm Events records since that date: 152 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Drought (\$4,831,968 a year), Ice Storm (\$1,700,812) and Cold Wave (\$1,569,848).

Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0.

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; 40059 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:	Expired on 2026-02-17	Plan:	Harper County (FEMA plan 106490)
Approved:	2021-02-18	Days since expiry:	225
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-02-18)

New federal declarations:2 new hazard declarations (2 incidents): DR-4587-OK (Severe Winter Storms), DR-4721-OK (Severe Storms, Straight-Line Winds, and Tornadoes)

Repetitive loss now:FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0

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

Storm Events records since approval:152 records (data through 2026-06-30)

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
Harper County	County	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
Buffalo town	Town	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
Laverne town	Town	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
May town	Town	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
Rosston town	Town	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
Buffalo Public Schools	School/School District	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225
Freedom Public Schools	School/School District	Approved, expires 2028-04-03	Woods County (FEMA plan 102241)	2023-04-04	2028-04-03	551
Laverne Public Schools	School/School District	Expired on 2026-02-17	Harper County (FEMA plan 106490)	2021-02-18	2026-02-17	-225

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>	Storm Events coverage note
1	Drought	Relatively High	Relatively High	n/a	\$4,831,968	n/a	\$4,831,968	124	
2	Ice Storm	Very High	Very High	\$1,684,200	n/a	\$16,612	\$1,700,812	5	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$1,576	\$618,427	\$949,845	\$1,569,848	10	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	Inland Flooding	Very Low	Very Low	\$675,444	\$5	\$5,703	\$681,151	9	
5	Hail	Relatively Low	Relatively Low	\$134,473	\$238,523	\$10,235	\$383,231	238	
6	Tornado	Relatively Low	Relatively Low	\$89,636	\$4,991	\$277,856	\$372,483	16	
7	Wildfire	Relatively Low	Relatively Low	\$296,172	\$14,659	\$38,586	\$349,418	8	
8	Strong Wind	Relatively Low	Relatively Low	\$97,204	\$17,598	\$55,376	\$170,179	184	Includes 23 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Heat Wave	Very Low	Very Low	\$582	\$505	\$94,326	\$95,413	32	
10	Lightning	Very Low	Very Low	\$2,178	n/a	\$13,901	\$16,079	4	
11	Earthquake	Very Low	Very Low	\$10,141	n/a	\$3,868	\$14,009		Storm Events does not record earthquakes.
12	Winter Weather	Very Low	Relatively Low	\$10,148	\$944	\$1,684	\$12,776	55	

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	\$879	\$8,085	\$2	\$8,966	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$5	n/a	\$5	\$10	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 9522 (Very Low, 29.5); tract 9521 (Very Low, 25.3)
Hurricane	tract 9522 (Relatively Low, 52.6); tract 9521 (Very Low, 40.7)
Landslide	tract 9521 (Very Low, 64.4); tract 9522 (Very Low, 40.2)
Tornado	tract 9522 (Relatively High, 84.5); tract 9521 (Relatively High, 77.2)
Wildfire	tract 9522 (Relatively High, 97.4); tract 9521 (Relatively Moderate, 96.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9522 is Census Tract 9522). 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	9 records, 1996 to 2025 (9 zone-level)	1 day to 5 days (median 3 days); 8 with a recorded value	5 consecutive days, 2024-01-12 to 2024-01-16, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
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).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	124 records, 2000 to 2026 (124 zone-level)	1 day to 688 days (median 41 days); 20 with a recorded value	688 days (about 22.6 months), 2021-08-01 to 2023-06-19, a run of 30 consecutive Storm Events drought records, zone-level	Drought, 2006-06-01, property not reported; \$151,000,000 crops, reported for the zone (2006 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)	368 records, 1957 to 2026 (1 zone-level)	0.75 in to 4.5 in (median 1 in); 368 with a recorded value	4.5 in hail, 1993-04-30; same size also recorded on 1993-04-30	Hail, 2005-05-12, \$2,500 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Laverne town (93 records), Buffalo town (80 records), Rosston town (30 records), May town (19 records). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	32 records, 2001 to 2026 (32 zone-level)	1 day to 29 days (median 2 days); 18 with a recorded value	29 consecutive days, 2006-07-16 to 2006-08-13, zone-level	Heat, 2006-08-01, \$10,000 property; crops not reported, reported for the zone (2006 dollars)	Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1997 to 2017 (5 zone-level)		Ice Storm, 2002-01-30, \$25,000,000 property; crops not reported (2002 dollars); NWS zone OKZ004		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

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)	9 records, 1999 to 2019 (4 zone-level)		Flood, 2004-03-04, \$1,000,000 property; \$250,000 crops (2004 dollars), 3 direct injuries (reported for the zone); NWS zone OKZ004		Event records naming jurisdictions in the plan: Buffalo town (3 records). Zone-level records (4) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4 records, 1996 to 2004 (1 zone-level)		Lightning, 2004-04-19, \$15,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Laverne town (3 records). Zone-level records (1) apply countywide.	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	24 records, 1996 to 2026 (24 zone-level)	36 kt (41 mph) to 67 kt (77 mph) (median 52.5 kt (60 mph)); 20 with a recorded value	67 kt (77 mph) measured gust, High Wind, 2021-12-15; NWS zone OKZ004	High Wind, 2001-04-11, \$40,000 property; crops not reported, reported for the zone (2001 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	212 records, 1957 to 2026	50 kt (58 mph) to 83 kt (96 mph) (median 53 kt (61 mph)); 172 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2023-06-17		Event records naming jurisdictions in the plan: Buffalo town (104 records), Laverne town (27 records), Rosston town (11 records), May town (9 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	32 records, 1960 to 2025	F/EF0 to F/EF3 (median F/EF1); 28 with a recorded value	F3 tornado, 1991-05-15, 11.5 mi path length (whole path, pre-1996), 900 yd wide, \$250,000 property; crops not recorded (1991 dollars), 3 direct injuries	Tornado, 1995-06-08, \$500,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Laverne town (6 records), Buffalo town (3 records), May town (3 records), Rosston town (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)	8 records, 2012 to 2024 (8 zone-level)		Wildfire, 2024-03-20, \$428,000 property; crops not reported (2024 dollars); NWS zone OKZ004		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	55 records, 1996 to 2024 (55 zone-level)		Blizzard, 2009-03-27, \$400,000 property; \$0 crops (2009 dollars); NWS zone OKZ004		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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).

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
2023-07-19	2023-06-14	DR-4721-OK	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	\$143,313.62	new since last plan; within last 5 years	
2021-02-24	2021-02-08	DR-4587-OK	Major disaster	Severe Winter Storms	Ice Storm	no Public Assistance recorded	new since last plan	
2021-02-17	2021-02-08	EM-3555-OK	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4587
2020-04-05	2020-01-20	DR-4530-OK	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	
2020-03-13	2020-01-20	EM-3462-OK	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4530
2019-06-01	2019-05-07	DR-4438-OK	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$104,668.06		
2017-03-07	2017-03-06	FM-5177-OK	Fire management	NW Oklahoma Wildfire Outbreak Complex	Wildfire	no Public Assistance recorded		
2017-02-10	2017-01-13	DR-4299-OK	Major disaster	Severe Winter Storm	Winter Weather	\$308,899.53		
2011-02-02	2011-01-31	EM-3316-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2010-01-30	2010-01-28	EM-3308-OK	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2008-10-09	2008-09-12	DR-1803-OK	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$37,507.44		
2008-07-09	2008-06-03	DR-1775-OK	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
2007-12-10	2007-12-08	EM-3280-OK	Emergency	Severe Winter Storms	Ice Storm	no Public Assistance recorded		
2007-07-07	2007-06-10	DR-1712-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$79,359.40		
2007-01-14	2007-01-12	EM-3272-OK	Emergency	Severe Winter Storms and Flooding	Ice Storm	no Public Assistance recorded		
2006-01-10	2005-11-27	DR-1623-OK	Major disaster	Extreme Wildfire Threat	Wildfire	no Public Assistance recorded		
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	\$6,150.75		
2001-06-29	2001-05-27	DR-1384-OK	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	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
1995-04-19	1995-04-19	EM-3115-OK	Emergency	Explosion at Federal Courthouse in Oklahoma City	Non-natural, not counted
1960-07-15	1960-07-15	DR-104-OK	Major disaster	Heavy Rains, Hail, Floods & Tornadoes	Hail; Inland Flooding; Tornado
1959-11-09	1959-11-09	DR-95-OK	Major disaster	Heavy Rains & Floods	Inland Flooding
1959-07-08	1959-07-08	DR-92-OK	Major disaster	Flood	Inland Flooding
1957-05-18	1957-05-18	DR-74-OK	Major disaster	Flood	Inland Flooding
1956-04-07	1956-04-07	DR-54-OK	Major disaster	Tornadoes	Tornado
1955-06-01	1955-06-01	DR-35-OK	Major disaster	Flood & Tornado	Inland Flooding (primary); also designated: Tornado

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

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

Public Assistance filed under this county for declarations that do not list it: 1 row, \$99,773.77

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4109-OK	2013-04-08	Severe Winter Storm and Snowstorm	ELLIS (COUNTY)	\$99,773.77

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	10	7	1	7	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	124	40	0	38	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	368	31	2	30	0	0	1955 to 2026-06-30	
Heat Wave	32	29	0	29	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	5	0	0	0	4	1	1996 to 2026-06-30	
Inland Flooding	9	0	0	0	5	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	4	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	236	37	2	32	2	1	1955 to 2026-06-30	Includes 23 High Wind and 1 Strong Wind records.
Tornado	32	2	0	2	5	1	1950 to 2026-06-30	
Wildfire	8	4	0	4	2	0	1996 to 2026-06-30	
Winter Weather	55	2	3	2	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-03-20	Wildfire		\$428,000 property; crops not reported, reported for the zone (2024 dollars)	0, 0	NWS zone OKZ004 (HARPER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Wildfire
2024-01-12	Cold/Wind Chill		damage not reported	0, 0	NWS zone OKZ004 (HARPER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-06-17	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$250,000 property; \$0 crops (2023 dollars)	0, 0	LAVERNE	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-12-15	High Wind	67 kt (77 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone OKZ004 (HARPER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2021-08-01	Drought		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone OKZ004 (HARPER), zone-level	new since last plan	B1-c worst recorded: Drought
2006-08-01	Drought		\$100,000 property; \$2,000,000 crops, reported for the zone (2006 dollars)	0, 4	NWS zone OKZ004 (HARPER), zone-level		deaths or injuries recorded
2006-07-16	Heat		damage not reported	0, 0	NWS zone OKZ004 (HARPER), zone-level		B1-c worst recorded: Excessive Heat, Heat
2004-04-19	Lightning		\$15,000 property; crops not reported (2004 dollars)	0, 0	LAVERNE		B1-c worst recorded: Lightning
2004-03-04	Flood		\$1,000,000 property; \$250,000 crops, reported for the zone (2004 dollars)	0, 3	NWS zone OKZ004 (HARPER), zone-level		deaths or injuries recorded
2002-01-30	Ice Storm		\$25,000,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone OKZ004 (HARPER), zone-level		B1-c worst recorded: Ice Storm
1993-04-30	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0	Laverne		B1-c worst recorded: Hail
1991-05-15	Tornado	F3, 11.5 mi path length (whole path, pre-1996), 900 yd wide	\$250,000 property; crops not recorded (1991 dollars)	0, 3	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (883 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	2.84	event-days per year	about 2.84 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	54	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	94.6	event-days per year	about 94.6 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	2,492	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000749	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0749%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	8.67	events per year	about 8.67 per year	Highly likely	FEMA annualized frequency (modeled)	329.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.63	event-days per year	about 5.63 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	81	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.611	event-days per year	about 0.611 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	42	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.286	event-days per year	about 0.286 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	8	1996 to 2023 (28 years)	see B1-f	
Landslide	0.274	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	47.6	days per year with a strike	about 47.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.82	events per year	about 3.82 per year	Highly likely	FEMA annualized frequency (modeled)	146	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.809	events per year	about 0.81 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0125	annual probability at a location	chance a given location in the county burns in a year: 1.25%	Likely (from Storm Events: 6 of 30 years)	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	9.95	event-days per year	about 9.95 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	189	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	121	30	4.03
Hail	2.00 in+	1996 to 2025	24	30	0.8
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	123	30	4.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	19	30	0.633
Tornado	EF0-1	1996 to 2025	9	30	0.3
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	4	30	0.133

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	2 of 2	97.4	98.5	99.6	Very High 2
Drought	2 of 2	99.8	99.8	99.9	Very High 2
Earthquake	2 of 2	25.3	27.4	29.5	Very Low 2
Hail	2 of 2	94.0	96.3	98.7	Very High 1, Relatively High 1
Heat Wave	2 of 2	62.2	67.2	72.2	Relatively Moderate 2
Hurricane	2 of 2	40.7	46.6	52.6	Relatively Low 1, Very Low 1
Ice Storm	2 of 2	100.0	100.0	100.0	Very High 2
Inland Flooding	2 of 2	34.3	38.1	42.0	Relatively Low 2
Landslide	2 of 2	40.2	52.3	64.4	Very Low 2
Lightning	2 of 2	44.6	48.7	52.7	Relatively Moderate 1, Relatively Low 1
Strong Wind	2 of 2	91.2	92.6	94.0	Relatively High 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	2 of 2	77.2	80.8	84.5	Relatively High 2
Wildfire	2 of 2	96.0	96.7	97.4	Relatively High 1, Relatively Moderate 1
Winter Weather	2 of 2	77.8	79.2	80.5	Relatively High 1, Relatively Moderate 1

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

Hail: Agriculture is 62% 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).

This county has 2 census tracts; the minimum, median and maximum come from those 2.

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
Harper County	County	Expired on 2026-02-17	FMA RL 0, SRL 0; any 0	\$429,033.04	0 total; 0 since its plan	
Buffalo town	Town	Expired on 2026-02-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	190 total; 30 since its plan	
Laverne town	Town	Expired on 2026-02-17	FMA RL 0, SRL 0; any 0	\$244,715.01	129 total; 11 since its plan	
May town	Town	Expired on 2026-02-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	31 total; 5 since its plan	
Rosston town	Town	Expired on 2026-02-17		no Public Assistance recorded	44 total; 16 since its plan	No NFIP community ID on this jurisdiction's plan row.

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-02-18 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$791,763,173	\$279,574,301	3,270	\$1,576	\$618,427	\$949,845	0.000199%		\$0		
Drought	n/a	\$4,831,968	n/a	n/a	\$4,831,968	n/a	100% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$1,342,988,249	n/a	3,272	\$10,141	n/a	\$3,868	0.000755%				
Hail	\$791,763,173	\$279,574,301	3,270	\$134,473	\$238,523	\$10,235	0.017%	\$0			
Heat Wave	\$791,763,173	\$279,574,301	3,270	\$582	\$505	\$94,326	under 0.0001%				
Hurricane	\$791,763,173	\$279,574,301	3,270	\$879	\$8,085	\$2	0.000111%				
Ice Storm	\$791,763,173	n/a	3,270	\$1,684,200	n/a	\$16,612	0.213%			no Public Assistance recorded (1 declaration)	
Inland Flooding	\$791,749,809	\$1,193	17	\$675,444	\$5	\$5,703	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.

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 2021-02-18 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Landslide	\$2,083,022	n/a	7	\$5	n/a	\$5	0.000259%				
Lightning	\$791,763,173	n/a	3,270	\$2,178	n/a	\$13,901	0.000275%				
Strong Wind	\$791,763,173	\$279,574,301	3,270	\$97,204	\$17,598	\$55,376	0.0123%	\$258,000	\$0	\$143,313.62	
Tornado	\$791,763,173	\$279,574,301	3,270	\$89,636	\$4,991	\$277,856	0.0113%	\$40,000		\$143,313.62	
Wildfire	\$248,452,014	\$143,895,938	1,134	\$296,172	\$14,659	\$38,586	0.119%		\$548,910		
Winter Weather	\$791,763,173	\$279,574,301	3,270	\$10,148	\$944	\$1,684	0.00128%				

Totals since 2021-02-18 (Storm Events through 2026-06-30): 66 county-coded records, 23 with a damage value recorded (including \$0), \$298,000; 86 zone-level records, 25 with a damage value recorded (including \$0), \$548,910 reported for the zone; Public Assistance: \$143,313.62 on 2 counted declarations, 1 of them with Public Assistance.

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

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

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

County context

Source: 5

Measure	Value
Population	3,270
Building value (total, not at risk)	\$791,763,173
Agriculture value (total, not at risk)	\$279,574,301
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$8,738,345
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)	\$1,467,997
Social vulnerability rating	Relatively High
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 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	0	0	0	0	0	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>
Harper County	405449	0	0	0	0	0	0	0
Buffalo town	400351	0	0	0	0	0	0	0
Laverne town	400069	0	0	0	0	0	0	0
May town	400070	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):

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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_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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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Cite this: Hazard Plain (2026). Harper County, OK: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 40059). Automated baseline. <https://hazardplain.org/ok/40059/> 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.