

Garden County, NE

Risk-assessment baseline packet

County FIPS: 31069 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2027-02-02. Plan: North Platte NRD (FEMA plan 107997), approved 2022-02-02.

Since the plan was approved on 2022-02-02: 3 new hazard declarations (2 incidents) and 97 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Drought (\$858,372 a year), Inland Flooding (\$602,013) and Lightning (\$493,028).

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; 31069 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2027-02-02	Plan:	North Platte NRD (FEMA plan 107997)
Approved:	2022-02-02	Days to expiry:	125
Update underway:	none recorded in FEMA's plan tracker		

What changed since your last plan (approved 2022-02-02)

New federal declarations:	3 new hazard declarations (2 incidents): DR-4786-NE (Severe Winter Storm and Straight-Line Winds), FM-5623-NE (Morrill-Cottonwood Fire), DR-4920-NE (Wildfires)	Storm Events records since approval:	97 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Garden County	County	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2021-11-30
Lewellen village	Village	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2021-11-30
Oshkosh city	City	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2021-11-30
Lewellen Fire District	Fire/EMS District	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2023-05-09
Lisco Irrigation District	Flood Control District	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2021-11-30
Midland-Overland Canal Company	Flood Control District	Approved, expires 2027-02-02	North Platte NRD (FEMA plan 107997)	2022-02-02	2027-02-02	125	this jurisdiction approved 2023-01-30

Plan 107997 lists 48 other participants not on this page, 1 of them not covered by it yet (named in the Excel file).

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	Drought	Relatively Moderate	Relatively Moderate	n/a	\$858,372	n/a	\$858,372	69		
2	Inland Flooding	Very Low	Very Low	\$527,779	\$69,835	\$4,399	\$602,013	9		
3	Lightning	Relatively Moderate	Relatively Moderate	\$3,742	n/a	\$489,286	\$493,028	2		
4	Hail	Relatively Low	Relatively Low	\$82,083	\$333,606	\$14,927	\$430,616	289		
5	Cold Wave	Very Low	Relatively Low	\$95	\$116,531	\$110,053	\$226,680	16		
6	Tornado	Very Low	Very Low	\$75,910	\$16,973	\$62,816	\$155,699	14		
7	Strong Wind	Very Low	Relatively Low	\$90,294	\$7,619	\$30,611	\$128,524	168		Includes 40 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
8	Wildfire	Very Low	Relatively Low	\$122,936	\$171	\$3,737	\$126,844	3		
9	Winter Weather	Very Low	Relatively Low	\$12,802	\$27	\$11,272	\$24,101	53		
10	Earthquake	Very Low	Very Low	\$9,481	n/a	\$951	\$10,432			Storm Events does not record earthquakes.
11	Heat Wave	Very Low	Very Low	\$42	under \$1	\$3,712	\$3,754	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
12	Ice Storm	Very Low	Very Low	\$271	n/a	\$1,953	\$2,224	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$22	n/a	\$14	\$36	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-3245-NE 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 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.

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 9521 (Very Low, 29.5)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9521 (Very Low, 73.9)
Tornado	tract 9521 (Relatively Moderate, 69.4)
Wildfire	tract 9521 (Relatively Moderate, 95.5)

A tract number is the Census tract number (for example 9521 is Census Tract 9521). 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	16 records, 2008 to 2025 (16 zone-level)	1 day to 5 days (median 2 days); 15 with a recorded value	5 consecutive days, 2024-01-12 to 2024-01-16, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	69 records, 2012 to 2026 (69 zone-level)	1 day to 604 days (median 205.5 days); 8 with a recorded value	604 days (about 19.8 months), 2021-10-05 to 2023-05-31, a run of 20 consecutive Storm Events drought records, zone-level	Drought, 2012-07-01, \$10,000,000 property; \$1,000,000 crops (zone total, 2012 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)	314 records, 1961 to 2026	0.75 in to 4.5 in (median 1 in); 314 with a recorded value	4.5 in hail, 1980-10-15	Hail, 1996-06-05, property not reported; \$2,000,000 crops (1996 dollars)	Event records naming jurisdictions in the plan: Oshkosh city (163 records), Lewellen village (72 records).	
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)	9 records, 1997 to 2024		Flash Flood, 1998-06-21, \$200,000 property; crops not reported (1998 dollars)		Event records naming jurisdictions in the plan: Oshkosh city (5 records), Lewellen village (1 record).	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)	2 records, 1998 to 2023		Lightning, 2023-06-21, \$0 property; \$0 crops (2023 dollars), 1 direct death	Lightning, 1998-08-23, property not reported; \$50,000 crops (1998 dollars)	Event records naming jurisdictions in the plan: Oshkosh city (2 records).	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 2026 (40 zone-level)	35 kt (40 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 39 with a recorded value	65 kt (75 mph) measured gust, High Wind, 2021-01-13; NWS zone NEZ022	High Wind, 1997-11-01, property not reported; \$20,000 crops (zone total, 1997 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	137 records, 1971 to 2026	43 kt (49 mph) to 81 kt (93 mph) (median 53.5 kt (62 mph)); 128 with a recorded value	81 kt (93 mph) estimated sustained, Thunderstorm Wind, 2013-05-18	Thunderstorm Wind, 2018-05-23, \$3,500,000 property; \$0 crops (2018 dollars)	Event records naming jurisdictions in the plan: Oshkosh city (56 records), Lewellen village (32 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	26 records, 1953 to 2025	F/EF0 to F/EF2 (median F/EF0); 23 with a recorded value	EF2 tornado, 2025-04-27, 18.96 mi within this county, 2,200 yd wide, \$750,000 property; crops not reported (2025 dollars)		Event records naming jurisdictions in the plan: Oshkosh city (8 records), Lewellen village (6 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)	3 records, 2019 to 2026 (3 zone-level)		Wildfire, 2026-03-12, \$2,700,000 property; \$12,400,000 crops (2026 dollars); NWS zone NEZ022		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	53 records, 1996 to 2023 (53 zone-level)		Blizzard, 1997-04-05, \$100,000 property; crops not reported (1997 dollars); NWS zone NEZ022		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: 13 declarations covering 8 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
2026-06-30	2026-03-12	DR-4920-NE	Major disaster	Wildfires	Wildfire	\$16,248.26	new since last plan; within last 5 years	
2026-03-13	2026-03-12	FM-5623-NE	Fire management	Morrill- Cottonwood Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	same incide as DR-49
2024-05-24	2024-04-06	DR-4786-NE	Major disaster	Severe Winter Storm and Straight- Line Winds	Strong Wind; Winter Weather	none placed in this county by FEMA's record; \$2,659,017.27 for this declaration is not placed in any county (see the state page)	new since last plan; within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-04-04	2020-01-20	DR-4521-NE	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$12,718.78		
2020-03-13	2020-01-20	EM-3483-NE	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4521-NE
2019-03-21	2019-03-09	DR-4420-NE	Major disaster	Severe Winter Storm, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Winter Weather	\$426,959.21		
2011-08-12	2011-05-24	DR-4013-NE	Major disaster	Flooding	Inland Flooding	none placed in this county by FEMA's record; \$26,849.36 for this declaration is not placed in any county (see the state page)		
2011-06-18	2011-06-17	EM-3323-NE	Emergency	Flooding	Inland Flooding	no Public Assistance recorded		same incident as DR-4013-NE
2010-07-15	2010-06-01	DR-1924-NE	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
2009-07-31	2009-06-05	DR-1853-NE	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	no Public Assistance recorded		
2007-01-07	2006-12-19	DR-1674-NE	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded		
2005-09-13	2005-08-29	EM-3245-NE	Emergency	Hurricane Katrina Evacuees	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2001-05-16	2001-04-10	DR-1373-NE	Major disaster	Severe Winter Storms, Flooding and Tornadoes	Inland Flooding; Tornado; Winter Weather	none placed in this county by FEMA's record; \$259,819.84 for this declaration is not placed in any county (see the state page)		

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
1964-07-20	1964-07-20	DR-174-NE	Major disaster	Severe Storms & Flooding	Inland Flooding
1963-07-17	1963-07-17	DR-156-NE	Major disaster	Heavy Rains & Flooding	Inland Flooding
1962-09-05	1962-09-05	DR-134-NE	Major disaster	Floods	Inland Flooding
1962-05-10	1962-05-10	DR-131-NE	Major disaster	Floods	Inland Flooding
1960-04-04	1960-04-04	DR-98-NE	Major disaster	Floods	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.

Public Assistance not placed in any Nebraska county: 7 rows, \$3,747,676.55; listed on the Nebraska 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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	16	6	1	6	0	0	1996 to 2026-06-30	
Drought	69	31	6	36	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	314	13	11	13	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	9	2	0	2	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	2	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	177	34	4	36	2	1	1955 to 2026-06-30	Includes 40 High Wind records.

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
Tornado	26	4	0	4	2	0	1950 to 2026-06-30	
Wildfire	3	2	0	2	1	1	1996 to 2026-06-30	
Winter Weather	53	4	0	4	4	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
2026-03-12	Wildfire		\$2,700,000 property; \$12,400,000 crops (zone total, 2026 dollars)	0, 0	NWS zone NEZ022 (GARDEN), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Wildfire
2025-04-27	Tornado	EF2, 18.96 mi within this county, 2,200 yd wide	\$750,000 property; crops not reported (2025 dollars)	0, 0	OSHKOSH	new since last plan; within last 5 years	B1-c worst recorded: Tornado
2024-01-12	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone NEZ022 (GARDEN), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-06-21	Lightning		\$0 property; \$0 crops (2023 dollars)	1, 0	OSHKOSH	new since last plan; within last 5 years	deaths or injuries recorded
2021-10-05	Drought		damage not reported	0, 0	NWS zone NEZ022 (GARDEN), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Drought
2021-01-13	High Wind	65 kt (75 mph) measured gust	\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone NEZ022 (GARDEN), zone-level		B1-c worst recorded: High Wind and Strong Wind
2013-05-18	Thunderstorm Wind	81 kt (93 mph) estimated sustained	\$25,000 property; \$0 crops (2013 dollars)	0, 0	LEWELLEN		B1-c worst recorded: Thunderstorm Wind
2012-07-01	Drought		\$10,000,000 property; \$1,000,000 crops (zone total, 2012 dollars)	0, 0	NWS zone NEZ022 (GARDEN), zone-level		B1-c most damaging: Drought
1998-06-21	Flash Flood		\$200,000 property; crops not reported (1998 dollars)	0, 0	LISCO		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1997-04-05	Blizzard		\$100,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone NEZ022 (GARDEN), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1980-10-15	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1953-07-07	Tornado	F1, 10.8 mi path length (whole path, pre-1996), 33 yd wide	damage not recorded (pre-1996 record)	0, 1	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (669 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	5.16	event-days per year	about 5.16 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	98	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	77	event-days per year	about 77 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	1,946	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000419	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0419%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	5.72	events per year	about 5.72 per year	Highly likely	FEMA annualized frequency (modeled)	217.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.684	event-days per year	about 0.684 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	12	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	0.0339	event-days per year	about 0.0339 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	3	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.286	event-days per year	about 0.286 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	8	1996 to 2023 (28 years)	see B1-f	
Landslide	0.65	events per year (modeled)	about 0.65 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	44.1	days per year with a strike	about 44.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.68	events per year	about 1.68 per year	Highly likely	FEMA annualized frequency (modeled)	64	1986 to 2023 (38 years)	countywide	
Tornado	0.963	events per year	about 0.96 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	0.00113	annual probability at a location	chance a given location in the county burns in a year: 0.113%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	15.6	event-days per year	about 15.6 days per year	Likely	Storm Events event- days in 24 of 30 years, 1996 to 2025 (80%)	296	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	184	30	6.13
Hail	2.00 in+	1996 to 2025	28	30	0.933
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	109	30	3.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	3	30	0.1

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

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	85.9	Relatively High
Drought	99.3	Relatively High
Earthquake	29.5	Very Low
Hail	99.0	Very High
Heat Wave	4.8	Very Low
Hurricane		Not Applicable
Ice Storm	30.7	Very Low
Inland Flooding	53.8	Relatively Moderate
Landslide	73.9	Very Low
Lightning	100.0	Very High
Strong Wind	94.2	Relatively High
Tornado	69.4	Relatively Moderate

Hazard	Tract score	Rating
	<i>NRI score, 0 to 100</i>	
Wildfire	95.5	Relatively Moderate
Winter Weather	94.8	Relatively 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>
Garden County	County	Approved, expires 2027-02-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan
Lewellen village	Village	Approved, expires 2027-02-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	111 total; 10 since its plan
Oshkosh city	City	Approved, expires 2027-02-02	FMA RL 0, SRL 0; any 0	\$16,248.26	234 total; 29 since its plan

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-02-02 <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	\$698,846,864	\$104,529,555	1,874	\$95	\$116,531	\$110,053	under 0.0001%		\$0		
Drought	n/a	\$31,867,102	n/a	n/a	\$858,372	n/a	2.69% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$1,168,628,015	n/a	1,874	\$9,481	n/a	\$951	0.000811%				
Hail	\$698,846,864	\$104,529,555	1,874	\$82,083	\$333,606	\$14,927	0.0117%	\$0			
Heat Wave	\$698,846,864	\$104,529,555	1,874	\$42	under \$1	\$3,712	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$698,846,864	n/a	1,874	\$271	n/a	\$1,953	under 0.0001%				

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 2022-02-02 <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
Inland Flooding	\$698,418,830	\$20,858,997	231	\$527,779	\$69,835	\$4,399	n/a (see note)	\$0			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	\$3,569,847	n/a	5	\$22	n/a	\$14	0.000615%				
Lightning	\$698,846,864	n/a	1,874	\$3,742	n/a	\$489,286	0.000535%	\$0			
Strong Wind	\$698,846,864	\$104,529,555	1,874	\$90,294	\$7,619	\$30,611	0.0129%	\$32,000	\$0	no Public Assistance recorded (1 declaration)	
Tornado	\$698,846,864	\$104,529,555	1,874	\$75,910	\$16,973	\$62,816	0.0109%	\$750,000			
Wildfire	\$169,193,070	\$37,604,647	650	\$122,936	\$171	\$3,737	0.0727%		\$15,180,000	\$16,248.26	
Winter Weather	\$698,846,864	\$104,529,555	1,874	\$12,802	\$27	\$11,272	0.00183%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2022-02-02 (Storm Events through 2026-06-30): 50 county-coded records, 37 with a damage value recorded (including \$0), \$782,000; 47 zone-level records, 17 with a damage value recorded (including \$0), \$15,180,000 reported for the zone; Public Assistance: \$16,248.26 on 3 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	1,874
Building value (total, not at risk)	\$698,846,864
Agriculture value (total, not at risk)	\$104,529,555
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$2,328,593
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)	\$733,731
Social vulnerability rating	Very Low
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	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	2	0	2	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>
Garden County	310096	0	0	0	0	0	0	0
Lewellen village	310097	0	0	0	0	0	0	0
Oshkosh city	310098	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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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