

Lancaster County, NE

Risk-assessment baseline packet

County FIPS: 31109 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 2030-06-01. Plan: Lower Platte South Natural Resources (FEMA plan 110567), approved 2025-06-02.

Since the plan was approved on 2025-06-02: 1 new hazard declaration (1 incident) and 80 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): Tornado (\$42,158,494 a year), Inland Flooding (\$34,175,859) and Strong Wind (\$12,417,311).

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; 31109 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan (approved 2025-06-02), page 2
- 4. B1-a: hazard identification, page 4
- 5. B1-b: hazard location, page 6
- 6. B1-c: hazard extent, page 7
- 7. B1-d: previous occurrences, page 9
- 8. B1-e: probability of future events, page 14
- 9. B1-f: hazards that vary across jurisdictions, page 16
- 10. B2-a and B2-b: vulnerability and potential impacts, page 19
- 11. B2-a: vulnerability (county context), page 20
- 12. B2-c: repetitive loss properties, page 21
- 13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2030-06-01	Plan:	Lower Platte South Natural Resources (FEMA plan 110567)
Approved:	2025-06-02	Days to expiry:	1,340

What changed since your last plan (approved 2025-06-02)

New federal declarations:	1 new hazard declaration (1 incident): DR-4896-NE (Severe Storms, Straight-Line Winds, and Flooding)	Storm Events records since approval:	80 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 9	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: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lancaster County	County	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Bennet village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Davey village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Denton village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Firth village	Village	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Hallam village	Village	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Hickman city	City	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-17
Lincoln city	City	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Malcolm village	Village	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Panama village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Raymond village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Roca village	Village	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-17
Sprague village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Waverly city	City	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln Public Schools	School/School District	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	Lower Platte South Natural Resources (FEMA plan 110567), pending adoption here	2025-06-02 by FEMA; not yet adopted here	2030-06-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norris School District 160	School/School District	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Palmyra District OR-1	School/School District	Plan 111395 approved 2026-05-04, pending adoption here; not yet eligible	Nemaha NRD Update (FEMA plan 111395), pending adoption here	2026-05-04 by FEMA; not yet adopted here	2031-05-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Raymond Central Public Schools	School/School District	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-01
Lower Platte South Natural Resource District	Natural Resources	Approved, expires 2030-06-01	Lower Platte South Natural Resources (FEMA plan 110567)	2025-06-02	2030-06-01	1,340		this jurisdiction approved 2025-12-17
UNL	College/University	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

Plan 110567 lists 23 other participants not on this page, 11 of them not covered by it yet (named in the Excel file).

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	Tornado	Relatively High	Very High	\$17,441,570	\$15,254	\$24,701,669	\$42,158,494	32	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$33,673,773	\$357,244	\$144,841	\$34,175,859	62	
3	Strong Wind	Very High	Very High	\$6,191,458	\$204,933	\$6,020,920	\$12,417,311	306	Includes 42 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Hail	Relatively High	Relatively High	\$10,482,250	\$1,021,160	\$604,686	\$12,108,096	427	
5	Cold Wave	Relatively Moderate	Relatively High	\$6,122	\$1,105	\$4,186,700	\$4,193,927	36	
6	Wildfire	Relatively Moderate	Relatively Moderate	\$3,129,966	\$271	\$126,392	\$3,256,629	2	
7	Lightning	Relatively High	Relatively High	\$130,552	n/a	\$1,614,008	\$1,744,559	11	
8	Winter Weather	Very High	Very High	\$447,770	\$399	\$1,141,384	\$1,589,553	94	
9	Heat Wave	Relatively Low	Relatively Moderate	\$64,689	\$6	\$1,521,844	\$1,586,539	27	
10	Ice Storm	Relatively High	Relatively High	\$1,152,367	n/a	\$114,597	\$1,266,964	3	
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$653,110	n/a	\$653,110	17	
12	Earthquake	Very Low	Very Low	\$168,949	n/a	\$34,460	\$203,409		Storm Events does not record earthquakes.

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	Landslide	Very Low	Very Low	\$1,013	n/a	\$2,224	\$3,237	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Hurricane	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	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 19 (Very Low, 34.9); tract 6 (Very Low, 33.8); tract 29 (Very Low, 30.2)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 102.02 (Relatively Low, 90.9); tract 103 (Relatively Low, 88.7); tract 104.02 (Relatively Low, 87.1)
Tornado	tract 29 (Very High, 99.7); tract 101 (Very High, 99.4); tract 104.02 (Very High, 98.9)
Wildfire	tract 102.02 (Relatively High, 97.8); tract 103 (Relatively High, 97.3); tract 104.02 (Relatively High, 97.2)

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 19 is Census Tract 19). 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	36 records, 1996 to 2025 (36 zone-level)	1 day to 5 days (median 2 days); 31 with a recorded value	5 consecutive days, 2024-01-12 to 2024-01-16, zone-level	Cold/Wind Chill, 1996-01-19, \$100,000 property; crops not reported (zone total, 1996 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	17 records, 1999 to 2026 (17 zone-level)	22 days to 312 days (median 50.5 days); 4 with a recorded value	312 days (about 10.2 months), 2012-07-21 to 2013-05-28, a run of 11 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	510 records, 1957 to 2026	0.52 in to 5 in (median 1 in); 510 with a recorded value	5 in hail, 2016-05-09	Hail, 2000-07-20, \$2,000,000 property; \$1,000,000 crops (2000 dollars)	Event records naming jurisdictions in the plan: Lincoln city (71 records), Waverly city (37 records), Malcolm village (27 records), Bennet village (22 records), Raymond village (21 records), Davey village (19 records), Hickman city (11 records), Roca village (11 records), Denton village (10 records), Firth village (10 records); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	27 records, 1999 to 2026 (27 zone-level)	1 day to 13 days (median 2.5 days); 24 with a recorded value	13 consecutive days, 2001-07-28 to 2001-08-09, 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)	3 records, 2007 to 2017 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	62 records, 1996 to 2026 (1 zone-level)		Flood, 2015-05-06, \$100,000,000 property; \$50,000 crops (2015 dollars)		Event records naming jurisdictions in the plan: Roca village (6 records), Waverly city (6 records), Lincoln city (4 records), Panama village (4 records), Davey village (3 records), Denton village (3 records), Firth village (3 records), Hickman city (3 records), Raymond village (3 records), Bennet village (2 records); and 1 more jurisdiction (see the Excel file). 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)	11 records, 1996 to 2011		Lightning, 2002-07-26, \$479,000 property; crops not reported (2002 dollars)		Event records naming jurisdictions in the plan: Lincoln city (8 records), Panama village (1 record), Raymond village (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	45 records, 1996 to 2026 (45 zone-level)	27 kt (31 mph) to 68 kt (78 mph) (median 51 kt (59 mph)); 45 with a recorded value	68 kt (78 mph) measured gust, High Wind, 2021-12-15; NWS zone NEZ066	High Wind, 1996-10-26, \$25,000 property; crops not reported (zone total, 1996 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	352 records, 1956 to 2026	45 kt (52 mph) to 87 kt (100 mph) (median 55 kt (63 mph)); 314 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2025-08-09, 5 direct injuries		Event records naming jurisdictions in the plan: Lincoln city (39 records), Waverly city (22 records), Firth village (13 records), Bennet village (10 records), Denton village (8 records), Roca village (8 records), Davey village (6 records), Malcolm village (6 records), Hickman city (5 records), Sprague village (5 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	51 records, 1950 to 2024	F/EF0 to F/EF4 (median F/EF1); 48 with a recorded value	F4 tornado, 2004-05-22, 19.5 mi within this county, 4,400 yd wide, \$100,000,000 property; crops not reported (2004 dollars), 1 direct death, 30 direct injuries		Event records naming jurisdictions in the plan: Waverly city (4 records), Bennet village (3 records), Davey village (3 records), Hallam village (3 records), Firth village (2 records), Hickman city (2 records), Raymond village (2 records), Lincoln city (1 record), Malcolm village (1 record).	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)	2 records, 2014 (2 zone- level)		Wildfire, 2014-03-15, \$200,000 property; \$0 crops (2014 dollars); NWS zone NEZ066		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	94 records, 1996 to 2026 (94 zone-level)		Heavy Snow, 1997-10-25, \$16,000,000 property; \$200,000 crops (1997 dollars); NWS zone NEZ066		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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: 16 declarations covering 13 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
2025-10-22	2025-08-08	DR-4896-NE	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$3,918,794.29	new since last plan; within last 5 years	
2025-05-21	2025-03-18	DR-4868-NE	Major disaster	Severe Winter Storm and Straight-Line Winds	Winter Weather	\$1,229,345.41	in the 12 months before plan approval; within last 5 years	
2024-10-21	2024-07-31	DR-4838-NE	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$2,137,490.78	in the 12 months before plan approval; within last 5 years	
2020-04-04	2020-01-20	DR-4521-NE	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$59,007,107.38		
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
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	\$25,134,995.69		
2015-06-25	2015-05-06	DR-4225-NE	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$5,475,213.40		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2010-04-21	2010-03-06	DR-1902-NE	Major disaster	Severe Storms, Ice Jams, and Flooding	Inland Flooding	\$252,994.77		
2010-02-25	2009-12-22	DR-1878-NE	Major disaster	Severe Winter Storms and Snowstorm	Winter Weather	\$187,730.74		
2008-06-20	2008-05-22	DR-1770-NE	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,506,568.16		
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		
2004-05-25	2004-05-20	DR-1517-NE	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	\$4,554,928.57		
1997-11-01	1997-10-24	DR-1190-NE	Major disaster	Severe Snow Storms, Rain, and Strong Winds	Winter Weather	no Public Assistance recorded		
1993-07-19	1993-06-23	DR-998-NE	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1973-10-20	1973-10-20	DR-406-NE	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1967-07-18	1967-07-18	DR-228-NE	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
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 filed under this county for declarations that do not list it: 13 rows, \$3,797,000.30

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				federal share obligated, nominal dollars
DR-4375-NE	2018-06-29	Severe Winter Storm and Straight-Line Winds	Nebraska State Patrol	\$14,579.64
DR-4183-NE	2014-07-24	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Nebraska State Patrol	\$77,177.78
DR-4179-NE	2014-06-17	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Nebraska State Patrol	\$3,045.69

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4156-NE	2013-11-26	Severe Storms, Winter Storms, Tornadoes and Flooding	Nebraska State Patrol	\$14,375.72
DR-4013-NE	2011-08-12	Flooding	Nebraska State Patrol	\$91,841.42
DR-4013-NE	2011-08-12	Flooding	Nebraska State Game and Parks Commission	\$190,705.76
DR-4013-NE	2011-08-12	Flooding	Nebraska Department of Corrections	\$64,077.53
DR-1924-NE	2010-07-15	Severe Storms and Flooding	Nebraska State Game and Parks Commission	\$2,622,531.08
DR-1739-NE	2008-01-11	Severe Winter Storm	Nebraska State Game and Parks Commission	\$69,432.39
DR-1721-NE	2007-08-29	Severe Storms and Flooding	Nebraska State Game and Parks Commission	\$255,495.53
DR-1714-NE	2007-07-24	Severe Storms and Flooding	Nebraska State Game and Parks Commission	\$14,933.22
DR-1706-NE	2007-06-06	Severe Storms, Flooding, and Tornadoes	Nebraska State Game and Parks Commission	\$184,628.37
DR-1674-NE	2007-01-07	Severe Winter Storms	Nebraska State Game and Parks Commission	\$194,176.17

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.

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	36	0	2	4	0	0	1996 to 2026-06-30	
Drought	17	4	1	5	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	510	31	12	88	0	0	1955 to 2026-06-30	
Heat Wave	27	4	3	9	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	3	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	62	2	2	4	10	1	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

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
Lightning	11	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	397	36	12	91	4	1	1955 to 2026-06-30	Includes 42 High Wind and 3 Strong Wind records.
Tornado	51	0	1	7	4	0	1950 to 2026-06-30	
Wildfire	2	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	94	3	2	11	4	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
2025-08-09	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$3,410,000 property; crops not reported (2025 dollars)	0, 5	BERKS to WAVERLY	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2024-06-24	Heat		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 13	NWS zone NEZ066 (LANCASTER), zone-level	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2024-01-12	Extreme Cold/ Wind Chill		damage not reported	0, 12	NWS zone NEZ066 (LANCASTER), zone-level	within last 5 years	deaths or injuries recorded
2021-12-15	High Wind	68 kt (78 mph) measured gust	damage not reported	0, 0	NWS zone NEZ066 (LANCASTER), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2016-05-09	Hail	5 in	\$0 property; \$0 crops (2016 dollars)	0, 0	CHENEYS		B1-c worst recorded: Hail
2015-05-06	Flood		\$100,000,000 property; \$50,000 crops (2015 dollars)	0, 0	ROCA to LAKEVIEW		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2014-03-15	Wildfire		\$200,000 property; \$0 crops (zone total, 2014 dollars)	0, 0	NWS zone NEZ066 (LANCASTER), zone-level		B1-c worst recorded: Wildfire
2012-07-21	Drought		damage not reported	0, 0	NWS zone NEZ066 (LANCASTER), zone-level		B1-c worst recorded: Drought
2004-05-22	Tornado	F4, 19.5 mi within this county, 4,400 yd wide	\$100,000,000 property; crops not reported (2004 dollars)	1, 30	HALLAM		deaths or injuries recorded
2002-07-26	Lightning		\$479,000 property; crops not reported (2002 dollars)	0, 0	CHENEYS		B1-c worst recorded: Lightning
2001-07-28	Heat		damage not reported	0, 0	NWS zone NEZ066 (LANCASTER), zone-level		B1-c worst recorded: Excessive Heat, Heat
1997-10-25	Heavy Snow		\$16,000,000 property; \$200,000 crops (zone total, 1997 dollars)	0, 0	NWS zone NEZ066 (LANCASTER), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,210 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	3.84	event-days per year	about 3.84 days per year	Likely	Storm Events event- days in 17 of 30 years, 1996 to 2025 (56.7%)	73	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	17.2	event-days per year	about 17.2 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	679	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000551	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0551%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	7.78	events per year	about 7.78 per year	Highly likely	FEMA annualized frequency (modeled)	295.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.26	event-days per year	about 8.26 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	124	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0	events per year	none modeled	Unlikely	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	0.875	event-days per year	about 0.875 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	59	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.43	event-days per year	about 1.43 days per year	Likely	Storm Events event- days in 21 of 30 years, 1996 to 2025 (70%)	40	1996 to 2023 (28 years)	see B1-f	
Landslide	0.152	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	45.9	days per year with a strike	about 45.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	4.48	events per year	about 4.48 per year	Highly likely	FEMA annualized frequency (modeled)	171	1986 to 2023 (38 years)	countywide	
Tornado	0.776	events per year	about 0.78 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00152	annual probability at a location	chance a given location in the county burns in a year: 0.152%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	13.5	event-days per year	about 13.5 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	257	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	232	30	7.73
Hail	2.00 in+	1996 to 2025	24	30	0.8
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	210	30	7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	31	30	1.03
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	24	30	0.8
Tornado	EF2-3	1996 to 2025	6	30	0.2
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	81 of 81	15.8	44.6	64.0	Relatively Moderate 36, Relatively Low 43, Very Low 2
Drought	32 of 81	68.2	78.3	96.4	Relatively Moderate 4, Relatively Low 12, Very Low 16, No Rating 49
Earthquake	81 of 81	0.2	7.8	34.9	Very Low 81
Hail	81 of 81	29.8	91.3	99.2	Very High 5, Relatively High 45, Relatively Moderate 29, Relatively Low 1, Very Low 1
Heat Wave	81 of 81	1.9	21.7	45.2	Relatively Low 59, Very Low 22
Hurricane	0 of 81				No Rating 81
Ice Storm	81 of 81	2.6	73.4	94.1	Relatively High 3, Relatively Moderate 43, Relatively Low 33, Very Low 2
Inland Flooding	81 of 81	0.3	22.1	86.0	Relatively High 1, Relatively Moderate 9, Relatively Low 41, Very Low 30
Landslide	81 of 81	11.4	45.8	90.9	Relatively Low 4, Very Low 77
Lightning	81 of 81	1.1	61.5	86.1	Relatively High 10, Relatively Moderate 55, Relatively Low 14, Very Low 2
Strong Wind	81 of 81	17.3	92.7	99.4	Very High 15, Relatively High 56, Relatively Moderate 8, Relatively Low 1, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	81 of 81	24.3	91.9	99.7	Very High 37, Relatively High 37, Relatively Moderate 5, Relatively Low 1, Very Low 1
Wildfire	68 of 81	19.2	76.5	97.8	Relatively High 3, Relatively Moderate 14, Relatively Low 22, Very Low 29, No Rating 13
Winter Weather	81 of 81	23.7	89.5	97.8	Very High 4, Relatively High 64, Relatively Moderate 11, Relatively Low 2

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Lancaster County	County	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 1	\$1,565,682.90	0 total; 0 since its plan	
Bennet village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$11,402.33	37 total; no approved plan	
Davey village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,040.21	31 total; no approved plan	
Denton village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	21 total; no approved plan	
Firth village	Village	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	28 total; 0 since its plan	
Hallam village	Village	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 0	\$1,785,522.34	13 total; 0 since its plan	
Hickman city	City	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 0	\$280,631.66	21 total; 0 since its plan	Includes \$16,785.48 for declarations not counted as hazard incidents (DR-4521-NE).
Lincoln city	City	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 7	no Public Assistance recorded	123 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<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>	
Malcolm village	Village	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 0	\$65,179.34	36 total; 3 since its plan	
Panama village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	18 total; no approved plan	
Raymond village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$27,016	30 total; no approved plan	
Roca village	Village	Approved, expires 2030-06-01	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	25 total; 2 since its plan	
Sprague village	Village	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; no approved plan	
Waverly city	City	Plan 110567 approved 2025-06-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	69 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.

- 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 2025-06-02 <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	\$60,407,437,594	\$243,145,444	322,200	\$6,122	\$1,105	\$4,186,700	under 0.0001%				
Drought	n/a	\$158,140,786	n/a	n/a	\$653,110	n/a	0.413% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$105,742,715,035	n/a	322,608	\$168,949	n/a	\$34,460	0.00016%				
Hail	\$60,407,471,734	\$243,145,444	322,200	\$10,482,250	\$1,021,160	\$604,686	0.0174%	\$0			
Heat Wave	\$60,407,437,594	\$243,145,444	322,200	\$64,689	\$6	\$1,521,844	0.000107%		\$0		
Hurricane	\$60,407,471,734	\$243,145,444	322,200	\$0	\$0	\$0	0%				
Ice Storm	\$60,366,675,207	n/a	321,927	\$1,152,367	n/a	\$114,597	0.00191%				
Inland Flooding	\$60,386,030,372	\$26,061,350	11,828	\$33,673,773	\$357,244	\$144,841	n/a (see note)	\$0		\$3,918,794.29	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	\$423,080,327	n/a	1,959	\$1,013	n/a	\$2,224	0.000239%				
Lightning	\$60,407,471,734	n/a	322,200	\$130,552	n/a	\$1,614,008	0.000216%				
Strong Wind	\$60,407,471,734	\$243,145,444	322,200	\$6,191,458	\$204,933	\$6,020,920	0.0102%	\$3,410,000	\$0	\$3,918,794.29	
Tornado	\$60,407,471,734	\$243,145,444	322,200	\$17,441,570	\$15,254	\$24,701,669	0.0289%				

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 2025-06-02 <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
Wildfire	\$8,012,164,922	\$59,756,338	36,919	\$3,129,966	\$271	\$126,392	0.0391%				
Winter Weather	\$60,407,437,594	\$243,145,444	322,200	\$447,770	\$399	\$1,141,384	0.000741%		\$0		

Totals since 2025-06-02 (Storm Events through 2026-06-30): 63 county-coded records, 63 with a damage value recorded (including \$0), \$3,410,000; 17 zone-level records, 17 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: \$3,918,794.29 on 1 counted declaration.

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	322,200
Building value (total, not at risk)	\$60,407,471,734
Agriculture value (total, not at risk)	\$243,145,444
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$75,143,960
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)	\$40,213,725
Social vulnerability rating	Very Low
Community resilience rating	Very 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)	1
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	1

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	1	9	1	9	0	4
of which: Lancaster County (unincorporated area)	0	0	1	0	1	0	0
of which: Roca village	0	0	1	0	1	0	0
of which: Lincoln city	0	1	7	1	7	0	4
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>
Lancaster County	310134	0	0	1	0	1	0	0
Bennet village	310251	0	0	0	0	0	0	0
Davey village	310497	0	0	0	0	0	0	0
Denton village	310498	0	0	0	0	0	0	0
Firth village	310135	0	0	0	0	0	0	0
Hallam village	310499	0	0	0	0	0	0	0
Hickman city	310136	0	0	0	0	0	0	0
Lincoln city	315273	0	1	7	1	7	0	4
Malcolm village	310500	0	0	0	0	0	0	0
Panama village	310501	0	0	0	0	0	0	0
Raymond village	310138	0	0	0	0	0	0	0
Roca village	310139	0	0	1	0	1	0	0

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>
Sprague village	310495	0	0	0	0	0	0	0
Waverly city	310140	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	6	0	6	0	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	3	1	3	0	1
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 9 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Lancaster County, NE: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 31109). Automated baseline. <https://hazardplain.org/ne/31109/> 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