

Homestead Intelligence Report

Survival Readiness • Land Quality • Regulatory Profile

Gainesville, Ozark County, Missouri, 65655, United States

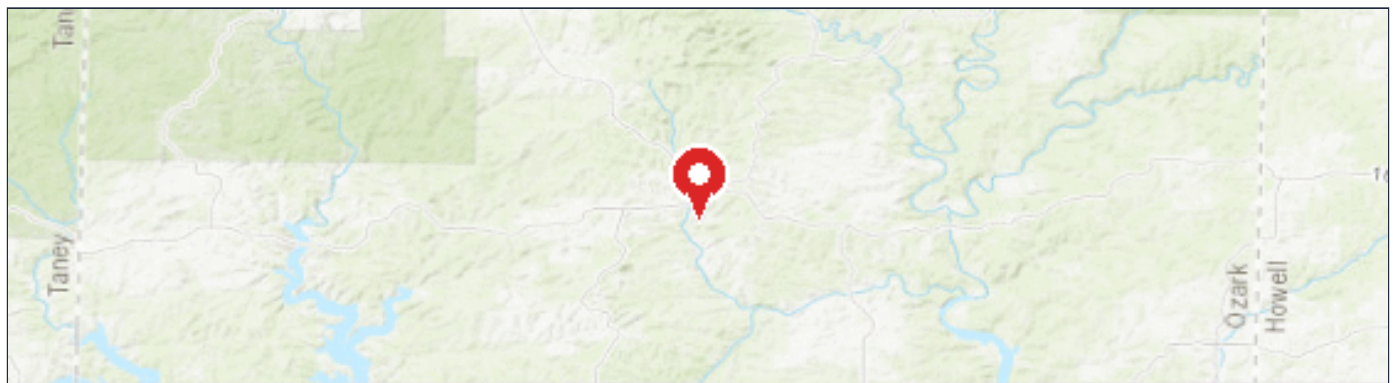
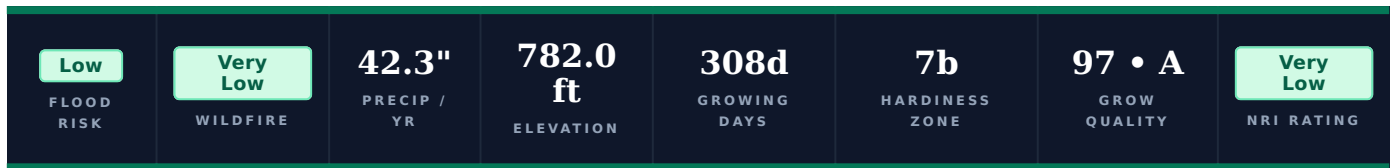
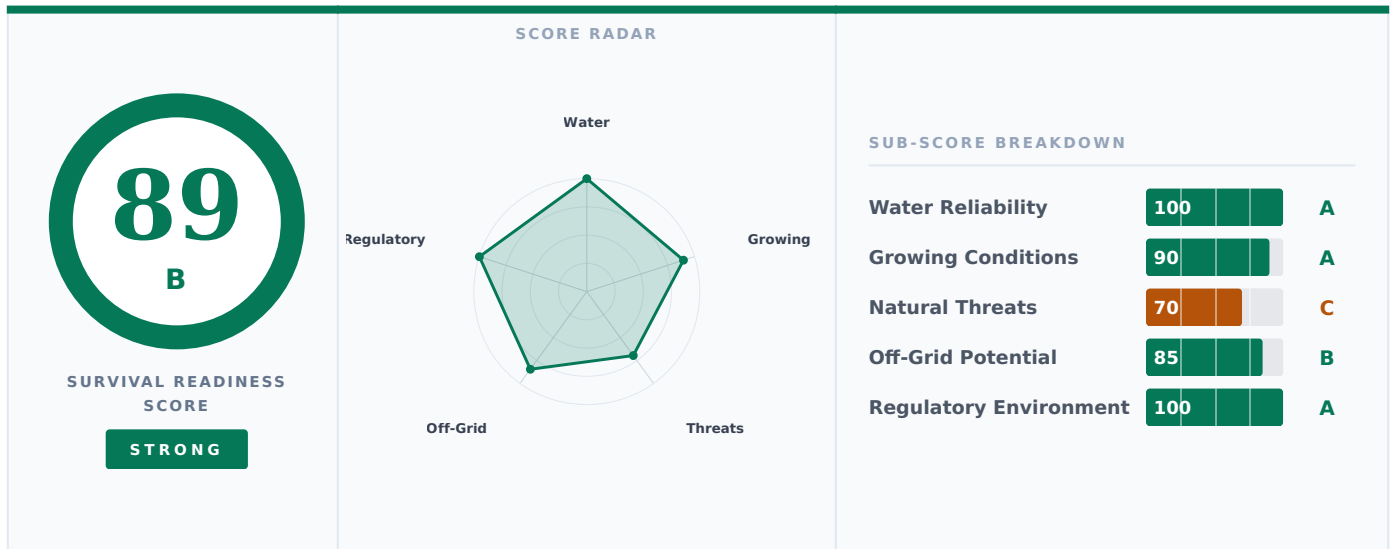
Report Date: **April 02, 2026**

Report ID: 2234DC08

CONFIDENTIAL

Missouri • 36.60312 N, -92.42822 W

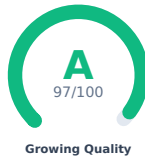
The **Survival Readiness Score (SRS)** is a composite 0–100 index across five equal dimensions: water reliability, growing conditions, natural threats, off-grid potential, and regulatory environment. Remoteness is displayed as context but not scored. Scores above 80 are **Strong**; 60–79 are **Moderate**; below 60 indicate **Elevated Risk**. All data sourced from federal databases. Verify field conditions before purchase.



Esri World Imagery — 36.60312°N, -92.42822°W

GROWING CONDITIONS

GROWING QUALITY



97/100 • A
Excellent Growing
Conditions

USDA HARDINESS ZONE **7b** (0 to 5°F avg annual low)

FROST-FREE SEASON **308 days**

GROWING DEGREE DAYS
(BASE 50°F) **4,658 GDD**

FARMLAND
CLASSIFICATION **All areas are prime farmland**

ANNUAL PRECIPITATION **42.3 inches**

ANNUAL TEMPERATURE **59.0 °F**

ANNUAL SNOWFALL **8.2 inches**

NWS FORECAST OFFICE **SGF**

FIRE WEATHER ZONE **MOZ105**

RADAR STATION **KSGF**

SOIL SERIES /
MAP UNIT **Pomme silt loam, 3 to 8
percent slopes**

SOIL TEXTURE **Silt Loam** (sand 25% / clay
15% / silt 60%)

SOIL PH **5.8 pH**

DRAINAGE
CLASS **Well drained**

HYDRIC SOIL
RATING **No**

BUILDING
SUITABILITY **Generally suitable**

SOURCES — USDA Hardiness Zone Map, USDA SSURGO Soil Survey, Open-Meteo ERA5 Normals (1991-2020), NOAA NWS

WATER & FLOOD RISK

FEMA FLOOD ZONE **X**

ZONE DESCRIPTION **Area of minimal flood hazard
(outside 500-year floodplain)**

FLOOD RISK LEVEL **Low**

NRI INLAND FLOOD
RATING **Relatively Low**

FLOOD INSURANCE NOTE **Flood insurance is not federally
required but is recommended.**

ANNUAL PRECIPITATION **42.3 inches**

SOIL DRAINAGE **Well drained**

SOURCES — FEMA National Flood Hazard Layer (NFHL), FEMA National Risk
Index, NOAA

NATURAL HAZARD PROFILE

DISASTER
DECLARATIONS **27** 1973-2025

HISTORICAL DISASTER
TYPES **Severe Storm (16), Flood (4),
Severe Ice Storm (3), Biological
(2), Hurricane (1)**

WILDFIRE HAZARD
LEVEL **Very Low**

FEMA NATIONAL RISK
RATING **Very Low**

TOP NRI HAZARDS **Heat Wave, Strong Wind,
Inland Flooding, Tornado,
Earthquake**

SOURCES — FEMA Disaster Declarations Summary, USFS Wildfire Hazard
Potential v2023, FEMA NRI 2023

ELEVATION & TERRAIN

SITE ELEVATION **782 ft (238.4 m)**

DEMOGRAPHICS & AREA CONTEXT

COUNTY POPULATION **8,688**

BUILDING SUITABILITY **Generally suitable**

SOIL DRAINAGE **Well drained**

SOURCES — USGS 3DEP Elevation Point Query Service

POPULATION DENSITY **11.7 per sq mi**

REMOTENESS CLASSIFICATION **Semi-Rural**

MEDIAN HOUSEHOLD INCOME **\$39,125**

MEDIAN HOME VALUE **\$142,600**

SOURCES — US Census Bureau ACS 5-Year Estimates (2022), Census TIGER

STATE REGULATORY SNAPSHOT — MISSOURI

STATEWIDE BUILDING CODE (IRC) **Not Required**

BUILDING CODE NOTES **No mandatory statewide residential building code. Municipalities and counties may adopt codes locally.**

RAINWATER COLLECTION **Legal**

COMPOSTING TOILET **Varies by county**

OFF-GRID SOLAR **Legal**

OFF-GRID NOTES **No state restrictions on rainwater harvesting. Composting toilets regulated at county level by on-site wastewater rules. Solar unrestricted.**

CONSTITUTIONAL CARRY **Yes**

OPEN CARRY **Yes**

GUN LAW NOTES **Permitless carry for persons 19 and older (18 for military). Second Amendment Preservation Act enacted in 2021.**

WATER RIGHTS SYSTEM **Riparian**

WATER RIGHTS NOTES **Follows riparian doctrine. The Department of Natural Resources oversees water use but does not require permits for most uses.**

RIGHT TO FARM **Protected**

RIGHT TO FARM NOTES **Protects farming operations from nuisance suits if the farm has been in operation for at least one year. Missouri also has a constitutional amendment (Article I, Section 35) guaranteeing the right to farm.**

HOMESCHOOL REGULATION LEVEL **Low**

HOMESCHOOL NOTES **Parents must provide 1,000 hours of instruction annually (600 in core subjects). Must maintain records but no state approval or testing required.**

HOMESCHOOL STATUTE **Mo. Rev. Stat. § 167.031**

PROPERTY TAX RATE **0.88%**

HOMESTEAD EXEMPTION **\$15,000**

SOURCES — State statutes as of 2026-03

ENERGY & OFF-GRID POTENTIAL

AVG DAILY SOLAR (GHI)	4.38 kWh/m ² /day
DIRECT NORMAL IRR. (DNI)	4.51 kWh/m ² /day
SOLAR POTENTIAL RATING	Moderate
AVG WIND SPEED (10M HUB)	2.0 m/s
AVG WIND SPEED (50M HUB)	4.2 m/s
WIND ENERGY RATING	Moderate

SOURCES — NASA POWER Climatology (LARC), NREL National Solar Radiation Database

EMERGENCY SERVICES

NEAREST HOSPITAL	N/A
NEAREST FIRE STATION	13.0 km / 8.1 mi
FIRE STATION NAME	Clarkridge Volunteer Fire Department Station 4
NEAREST POLICE / SHERIFF	N/A

SOURCES — OpenStreetMap Contributors (via Overpass API)

WATER RESOURCES

WATERSHED	Headwaters Lick Creek
HUC-12 CODE	110100060601
NEARBY STREAMS	Ludecker Creek, Becky Cobb Creek, Lick Creek
WATER FEATURE COUNT	5
NWIS WELLS NEARBY	26
GROUNDWATER AVAILABILITY	High
25-YR / 24-HR STORM DEPTH	1.59 in
100-YR / 24-HR STORM DEPTH	2.07 in
500-YR / 24-HR STORM DEPTH	2.46 in

SOURCES — USGS National Hydrography Dataset, USGS NWIS, NOAA Atlas 14 Precipitation Frequency

LAND COVER & PUBLIC LANDS

NLCD LAND COVER TYPE	Developed, High Intensity
NLCD CODE	24
TREE CANOPY COVER	N/A
AGRICULTURAL LAND	No
FORESTED	No
DEVELOPED LAND	Yes
NATIONAL FOREST	Mark Twain National Forest

DROUGHT HISTORY

CURRENT DROUGHT STATUS	Abnormally Dry (D0)
REGION IN DROUGHT (CURRENT)	69.7%
WEEKS IN MOD.+ DROUGHT (10YR)	16% of weeks
WEEKS IN SEVERE+ DROUGHT (10YR)	8% of weeks
WORST DROUGHT YEAR (10YR)	2025
10-YEAR DROUGHT TREND	Stable

INSIDE NATIONAL FOREST

No

SOURCES — US Drought Monitor (NOAA/NIDIS/USDA, weekly + 10yr history)

ADJACENT TO NATIONAL FOREST

Yes

SOURCES — MRLC National Land Cover Database 2021, USFS National Forest Boundaries

SEISMIC RISK

SEISMIC RISK LEVEL

High

SPECTRAL ACCEL. S_S (0.2S)

0.5 g

SPECTRAL ACCEL. S₁ (1.0S)

0.17 g

SOURCES — USGS Seismic Design Values (ASCE 7-22)

NUCLEAR & STRATEGIC RISK

NEAREST NUCLEAR PLANT

Callaway (MO)

DISTANCE TO PLANT

153.7 miles

PLANT PROXIMITY RISK

Safe

NRC EMERGENCY ZONE NOTE

More than 100 miles from nearest commercial nuclear plant

WITHIN ICBM FIELD RADIUS

No

SOURCES — NRC Operating Reactor Status Report (2024); USSTRATCOM publicly disclosed ICBM base locations

STEADATLAS — DATA-DRIVEN PROPERTY INTELLIGENCE FOR HOMESTEADERS

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