

Beltrami County, MN

Risk-assessment baseline packet

Unit **County area 27007** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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).

Plan clock

Status	Expired on 2026-03-07	Plan	Beltrami County (FEMA plan 106927)
Approved	2021-03-08	Expires	2026-03-07
As of	2026-09-28	Days	205 days since expiry
Update underway	none in FEMA's plan tracker		

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

What changed since your last plan (approved 2021-03-08)

New federal declarations	DR-4659-MN (1 declaration row; 1 counted incident)	Storm Events records since approval	142 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Beltrami County	County	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Bemidji city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Blackduck city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Funkley city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Kelliher city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Solway city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Tenstrike city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Turtle River city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		
Wilton city	City	Expired on 2026-03-07	Beltrami County (FEMA plan 106927)	2021-03-08	2026-03-07	-205		

SOURCE: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$13,533,692	\$11	\$7	\$13,533,710	19		
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$5,072	\$111,305	\$3,330,292	\$3,446,669	70		Includes 11 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
3	Tornado	Relatively Low	Relatively Low	\$687,995	\$863	\$147,620	\$836,478	38		
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$26,680	\$11,226	\$526,872	\$564,778	213		Includes 8 High Wind records, event types the NRI definition of this hazard leaves out.
5	Wildfire	Relatively Low	Relatively Low	\$455,952	\$340	\$40,480	\$496,772	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Hail	Relatively Low	Relatively Low	\$226,892	\$61,742	\$75,577	\$364,211	280		
7	Winter Weather	Relatively Moderate	Relatively Moderate	\$144,165	\$175	\$103,143	\$247,482	111		
8	Drought	Relatively Low	Relatively Low		\$238,813		\$238,813	38		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
9	Heat Wave	Relatively Low	Relatively Low	\$643	under \$1	\$214,634	\$215,277	2		
10	Lightning	Relatively Low	Relatively Low	\$17,328		\$163,890	\$181,218	3		
11	Landslide	Relatively Low	Very Low	\$955		\$6,922	\$7,877	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Ice Storm	Very Low	Very Low	\$7,048		\$488	\$7,536	4		
13	Earthquake	Very Low	Very Low	\$4,436		\$1,192	\$5,628			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	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-3242-MN 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).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
 NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	10 of 14
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
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.	14 of 14
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

Extent: scale, observed range and worst recorded event per hazard

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	59, 1996 to 2026 (59 zone-level)	1 day to 10 days (median 2 days); 47 with a recorded value	10 consecutive days, 2021-02-06 to 2021-02-15, zone-level	Cold/Wind Chill, 2003-03-08, \$21,000 property; crops not reported, reported for the zone (2003 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. 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 Cold Wave definition)	crop damage	11, 2008 to 2026 (11 zone-level)		No crop damage reported in 11 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	38, 2006 to 2025 (38 zone-level)	15 days to 330 days (median 136 days); 7 with a recorded value	330 days (about 10.8 months), 2006-07-18 to 2007-06-12, a run of 12 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	312, 1956 to 2026	0.75 in to 3 in (median 1 in); 312 with a recorded value	3 in hail, 1997-06-27	Hail, 2008-06-12, \$400,000 property; \$800,000 crops (2008 dollars)	Event records naming member places: Bemidji city (73 records), Blackduck city (22 records), Tenstrike city (14 records), Kelliher city (8 records), Turtle River city (5 records), Wilton city (5 records), Solway city (3 records).	
Excessive Heat, Heat	heat index (narratives)	2, 2001 to 2001 (2 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2001-08-04 to 2001-08-05, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	4, 2006 to 2023 (4 zone-level)		No damage reported in 4 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	19, 1999 to 2025 (2 zone-level)		Flood, 2014-06-19, \$20,000 property; \$50,000 crops (2014 dollars)		Event records naming member places: Bemidji city (7 records), Solway city (3 records), Kelliher city (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3, 2004 to 2016		Lightning, 2016-06-17, \$20,000 property; \$0 crops (2016 dollars)		Event records naming member places: Bemidji city (2 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	8, 1997 to 2024 (8 zone-level)	40 kt (46 mph) to 75 kt (86 mph) (median 54 kt (62 mph)); 6 with a recorded value	75 kt (86 mph), measurement type not recorded, High Wind, 1999-12-25; NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties	High Wind, 1997-09-01, \$3,000 property; crops not reported, reported for the zone (1997 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	234, 1960 to 2025	43 kt (49 mph) to 104 kt (120 mph) (median 56 kt (64 mph)); 178 with a recorded value	104 kt (120 mph) estimated gust, Thunderstorm Wind, 2025-06-20		Event records naming member places: Bemidji city (38 records), Blackduck city (15 records), Solway city (9 records), Kelliher city (8 records), Wilton city (7 records), Tenstrike city (6 records), Turtle River city (3 records), Funkley city (2 records).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	44, 1964 to 2025	F/EF0 to F/EF1 (median F/EF0); 43 with a recorded value	EF1 tornado, 2021-07-26, 0.83 mi within this county, 300 yd wide, \$1,200,000 property; crops not reported (2021 dollars)		Event records naming member places: Funkley city (4 records), Bemidji city (2 records), Turtle River city (2 records), Blackduck city (1 record), Kelliher city (1 record), Solway city (1 record), Tenstrike city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	111, 1996 to 2026 (111 zone-level)		No damage reported in 111 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows

21

Counted incidents

18

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-07-13	2022-04-22	DR-4659-MN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind	\$967,843.09	new since last plan; within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$33,144.33	during plan review, check whether your last plan included it	
2020-03-13	2020-01-20	EM-3453-MN	Emergency	COVID-19	Non-natural, not counted	none found	during plan review, check whether your last plan included it	same incident as DR-4531
2018-09-05	2018-06-15	DR-4390-MN	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$442,051.48		
2014-07-21	2014-06-11	DR-4182-MN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES, AND MUDSLIDES	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$348,443.70		
2011-05-10	2011-03-16	DR-1982-MN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$492,038.94		
2009-04-09	2009-03-16	DR-1830-MN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$384,348.80		
2005-09-13	2005-08-29	EM-3242-MN	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2002-06-14	2002-06-09	DR-1419-MN	Major disaster	SEVERE STORMS, FLOODING AND TORNADOES	Inland Flooding; Tornado	\$953,589.88		
2001-05-16	2001-03-23	DR-1370-MN	Major disaster	SEVERE WINTER STORMS, FLOODING, AND TORNADOES	Inland Flooding (primary); also designated: Ice Storm, Tornado, Winter Weather	\$267,981.32		
1999-07-28	1999-07-04	DR-1283-MN	Major disaster	SEVERE STORMS, WINDS, AND FLOODING	Inland Flooding	\$570,721.12		
1997-04-08	1997-03-21	DR-1175-MN	Major disaster	SEVERE FLOODING, HIGH WINDS, SEVERE STORMS	Inland Flooding (primary); also designated: Strong Wind	none found		
1997-01-16	1997-01-03	DR-1158-MN	Major disaster	SEVERE WINTER STORMS	Winter Weather	none found		
1996-06-01	1996-03-14	DR-1116-MN	Major disaster	FLOODING AND SEVERE STORMS	Inland Flooding	none found		
1995-08-18	1995-07-09	DR-1064-MN	Major disaster	SEVERE THUNDERSTORMS, WINDS, FLOODING, TORNADOES, AND HEAT	Inland Flooding; Tornado	none found		
1987-08-06	1987-07-20	DR-797-MN	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	DROUGHT	Drought	none found		
1975-07-17	1975-07-17	DR-476-MN	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1970-07-22	1970-07-22	DR-291-MN	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1969-04-18	1969-04-18	DR-255-MN	Major disaster	FLOODING	Inland Flooding	none found		
1966-03-22	1966-03-22	DR-215-MN	Major disaster	FLOODING	Inland Flooding	none found		

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

SOURCES
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1957-06-22	1957-06-22	DR-80-MN	Major disaster	FLOODS	Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.
7 Fire Management declarations (1976-09-08 to 1976-10-01) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

SOURCE
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 5 rows, \$140,900.21

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4666-MN	2022-08-09	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Minnesota Department of Natural Resources / Region 1	\$8,096.60
DR-1921-MN	2010-07-02	SEVERE STORMS, TORNADOES, AND FLOODING	Minnesota Department of Natural Resources / Region 1	\$50,984.31
DR-1900-MN	2010-04-19	FLOODING	Minnesota Department of Natural Resources / Region 1	\$37,431.78
DR-1333-MN	2000-06-27	SEVERE STORMS AND FLOODING	Minnesota Department of Natural Resources / Region 1	\$20,003.44
DR-1288-MN	1999-08-26	SEVERE ICE STORM AND FLOODING	Minnesota Department of Natural Resources / Region 1	\$24,384.08

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.

SOURCES
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance not placed in a county in this state: 14 rows, \$9,133,931.59

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	Why not placed
				<i>federal share obligated, nominal dollars</i>	
4666	2022-08-09	Sioux Valley Southwestern Electric Co-Op, INC. DBA Sioux Valley Energy	Moody County	\$142,289.22	county field is a county of another state and the applicant name does not identify a place in the declaring state

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4666	2022-08-09	Western Minnesota Municipal Power Agency	Minnehaha County	\$1,040,838.24	county field is a county of another state and the applicant name does not identify a place in the declaring state
4659	2022-07-13	Minnkota Power Cooperative	Grand Forks County	\$22,222.50	county field is a county of another state and the applicant name does not identify a place in the declaring state
4658	2022-07-08	Western Minnesota Municipal Power Agency	Minnehaha County	\$48,276.63	county field is a county of another state and the applicant name does not identify a place in the declaring state
4442	2019-06-12	Sioux Valley Southwestern Electric Co-Op, INC. DBA Sioux Valley Energy	Moody County	\$1,540,004.12	county field is a county of another state and the applicant name does not identify a place in the declaring state
4442	2019-06-12	Dairyland Power Cooperative	La Crosse County	\$1,086,623.96	county field is a county of another state and the applicant name does not identify a place in the declaring state
4442	2019-06-12	Minnkota Power Cooperative	Grand Forks County	\$11,716.29	county field is a county of another state and the applicant name does not identify a place in the declaring state
4390	2018-09-05	Minnkota Power Cooperative	Grand Forks County	\$4,720,531.89	county field is a county of another state and the applicant name does not identify a place in the declaring state
4182	2014-07-21	Sioux Valley Southwestern Electric Co-Op, INC. DBA Sioux Valley Energy	Moody County	\$25,544.66	county field is a county of another state and the applicant name does not identify a place in the declaring state
4113	2013-05-03	Sioux Valley Southwestern Electric Co-Op, INC. DBA Sioux Valley Energy	Moody County	\$315,762.30	county field is a county of another state and the applicant name does not identify a place in the declaring state
1921	2010-07-02	Dairyland Power Cooperative	La Crosse County	\$41,629.91	county field is a county of another state and the applicant name does not identify a place in the declaring state
1830	2009-04-09	Minnkota Power Cooperative	Grand Forks County	\$52,576.73	county field is a county of another state and the applicant name does not identify a place in the declaring state
1622	2006-01-04	Minnkota Power Cooperative	Grand Forks County	\$79,292.25	county field is a county of another state and the applicant name does not identify a place in the declaring state
1288	1999-08-26	Minnkota Power Cooperative	Grand Forks County	\$6,622.89	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	70	15	3	13	0	0	1996 to 2026-06-30	Includes 11 Frost/Freeze records, event types the NRI definition of this hazard leaves out.

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Drought	38	17	0	17	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	312	44	4	27	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	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	4	1	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	19	4	0	4	16	1	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	242	33	14	31	4	1	1955 to 2026-06-30	Includes 8 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	44	7	1	4	6	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	111	21	1	20	2	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-06-20	Thunderstorm Wind	104 kt (120 mph) estimated gust	\$15,000,000 property; crops not reported (2025 dollars)	0, 0	SOLWAY to PENNINGTON	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2021-07-26	Tornado	EF1, 0.83 mi within this county, 300 yd wide	\$1,200,000 property; crops not reported (2021 dollars)	0, 0	REDLAKE	new since last plan	B1-c worst recorded: Tornado
2021-02-06	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2016-06-17	Lightning		\$20,000 property; \$0 crops (2016 dollars)	0, 0	SCRIBNER		B1-c worst recorded: Lightning
2014-06-19	Flood		\$20,000 property; \$50,000 crops (2014 dollars)	0, 0	WASKISH		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-06-12	Hail	1.75 in	\$400,000 property; \$800,000 crops (2008 dollars)	0, 0	BEMIDJI		B1-c most damaging: Hail
2006-07-18	Drought		damage not reported	0, 0	NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2003-03-08	Cold/Wind Chill		\$21,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties		B1-c most damaging: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-08-04	Heat		damage not reported	0, 0	NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1999-12-25	High Wind	75 kt (86 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MNZ009 (NORTH BELTRAMI), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1997-09-01	High Wind	speed not recorded	\$3,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone MNZ017 (SOUTH BELTRAMI), zone-level: may include parts of neighboring counties		B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)
1997-06-27	Hail	3 in	damage not reported	0, 0	BLACKDUCK		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (845 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	17.1	event-days per year	about 17.1 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	325	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	22.8	event-days per year	about 22.8 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	693	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 22.8 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 7 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.000077	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0077%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	1.96	events per year	about 1.96 per year	Highly likely	FEMA annualized frequency (modeled)	74.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.632	event-days per year	about 0.632 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	13	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.0317	event-days per year	about 0.0317 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	2	1946-12-31 to 2014-02-12 (67 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Inland Flooding	0.464	event-days per year	about 0.464 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	13	1996 to 2023 (28 years)	see B1-f	
Landslide	0.454	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	27.4	days per year with a strike	about 27.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.01	events per year	about 1.01 per year	Highly likely	FEMA annualized frequency (modeled)	39	1986 to 2023 (38 years)	countywide	
Tornado	0.823	events per year	about 0.82 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00306	annual probability at a location	chance a given location in the county burns in a year: 0.306%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	17.1	event-days per year	about 17.1 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	325	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts

in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	157	30	5.23
Hail	2.00 in+	1996 to 2025	10	30	0.333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	135	30	4.5
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	35	30	1.17
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	35	30	1.17
Tornado	EF0-1	1996 to 2025	37	30	1.23
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 14				Not Applicable 14	
Coastal Flooding	0 of 14				Not Applicable 14	
Cold Wave	14 of 14	66.2	83.1	96.6	Very High 2, Relatively High 9, Relatively Moderate 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	10 of 14	69.8	83.9	96.7	Relatively Moderate 2, Relatively Low 4, Very Low 4, No Rating 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	14 of 14	0.4	2.1	7.2	Very Low 14	
Hail	14 of 14	53.3	74.3	83.0	Relatively Moderate 8, Relatively Low 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	14 of 14	7.6	18.3	47.6	Relatively Low 8, Very Low 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 14				Not Applicable 14	
Ice Storm	14 of 14	2.2	5.8	13.1	Very Low 14	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	14 of 14	8.6	71.1	96.7	Very High 1, Relatively High 5, Relatively Moderate 5, Relatively Low 2, Very Low 1	
Landslide	14 of 14	34.4	76.5	96.2	Relatively Moderate 1, Relatively Low 5, Very Low 8	
Lightning	14 of 14	28.6	48.8	80.1	Relatively High 2, Relatively Moderate 4, Relatively Low 8	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	14 of 14	50.4	69.5	90.7	Relatively High 3, Relatively Moderate 9, Relatively Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	14 of 14	31.5	45.3	67.3	Relatively Moderate 4, Relatively Low 10	
Tsunami	0 of 14				Not Applicable 14	
Volcanic Activity	0 of 14				Not Applicable 14	
Wildfire	14 of 14	64.5	88.2	95.9	Relatively Moderate 7, Relatively Low 6, Very Low 1	

Hazard	Tracts	Risk score min	Median	Max	Tracts by rating	Note
	rated of all	NRI score, 0 to 100				
Winter Weather	14 of 14	71.9	88.8	97.2	Very High 1, Relatively High 11, Relatively Moderate 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Beltrami County	County	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	none found	0; 0	
Bemidji city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	\$76,026.17	122; 17	
Blackduck city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	\$27,131.45	38; 8	
Funkley city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	none found	6; 0	
Kelliher city	City	Expired on 2026-03-07		none found	18; 5	No NFIP community ID on this member's plan row.
Solway city	City	Expired on 2026-03-07		none found	16; 4	No NFIP community ID on this member's plan row.
Tenstrike city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	\$24,246.53	21; 4	
Turtle River city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	none found	10; 1	
Wilton city	City	Expired on 2026-03-07	FMA RL 0, SRL 0; any 0	none found	12; 1	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-08 <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
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$13,168,912,077	\$30,642,269	46,103	\$5,072	\$111,305	\$3,330,292	under 0.0001%		\$0		
Drought		\$13,424,902			\$238,813		1.78% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$23,243,267,414		46,228	\$4,436		\$1,192	under 0.0001%				
Hail	\$13,168,912,077	\$30,642,269	46,103	\$226,892	\$61,742	\$75,577	0.00172%	\$0			
Heat Wave	\$13,168,356,259	\$30,642,269	46,102	\$643	under \$1	\$214,634	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$13,168,912,077		46,103	\$7,048		\$488	under 0.0001%				
Inland Flooding	\$13,136,131,725	\$1,509	11	\$13,533,692	\$11	\$7	n/a (see note)	\$0		\$967,843.09	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. EAL as % of exposure: n/a.
Landslide	\$133,293,673		405	\$955		\$6,922	0.000716%				
Lightning	\$13,168,912,077		46,103	\$17,328		\$163,890	0.000132%				
Strong Wind	\$13,168,912,077	\$30,642,269	46,103	\$26,680	\$11,226	\$526,872	0.000203%	\$15,000,000		\$967,843.09	
Tornado	\$13,168,912,077	\$30,642,269	46,103	\$687,995	\$863	\$147,620	0.00522%	\$1,915,000			

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-08 <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
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,685,099,636	\$14,188,489	19,777	\$455,952	\$340	\$40,480	0.0124%				
Winter Weather	\$13,168,912,077	\$30,642,269	46,103	\$144,165	\$175	\$103,143	0.00109%		\$0		

Totals since 2021-03-08 (Storm Events through 2026-06-30): 87 county-coded records, 10 with a damage value recorded (including \$0), \$16,915,000; 55 zone-level records, 10 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations \$967,843.09 (1 declaration, 1 with PA).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatUSES v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatUSES> (API)

Supports B2-a: context

County context

Measure	Value
Population	46,103
Building value (total, not at risk)	\$13,168,912,077
Agriculture value (total, not at risk)	\$30,642,269
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,535,334
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)	\$4,611,115
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

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

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county total and NFIP communities

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

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	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>	Note
Beltrami County	270684	0	0	0	0	0	0	0	
Bemidji city	270711	0	0	0	0	0	0	0	
Blackduck city	270556	0	0	0	0	0	0	0	
Funkley city	270571	0	0	0	0	0	0	0	
Tenstrike city	270018	0	0	0	0	0	0	0	
Turtle River city	270606	0	0	0	0	0	0	0	
Wilton city	270719	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	0	0	0	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

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

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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/maps-data/data/>

gazetteer/2024_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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MN_27007. Preview: automated baseline.