

Lake County, MN

Risk-assessment baseline packet

Unit **County area 27075** 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

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Plan clock

Status	Approved, expires 2030-01-07	Plan	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)
Approved	2025-01-08	Expires	2030-01-07
As of	2026-09-28	Days	1,197 days to expiry

What changed since your last plan (approved 2025-01-08)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	33 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1	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
Lake County	County	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,197		
Beaver Bay city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,197		member approved 2025-04-14
Silver Bay city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,197		
Two Harbors city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,197		

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	Cold Wave	Relatively Moderate	Relatively High	\$1,449	\$1,646	\$4,288,316	\$4,291,411	63		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
2	Inland Flooding	Very Low	Very Low	\$3,440,194	\$0	\$0	\$3,440,194	17		
3	Strong Wind	Relatively High	Relatively High	\$1,657	\$203	\$1,957,143	\$1,959,002	69		Includes 4 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
4	Lightning	Relatively Moderate	Relatively Moderate	\$12,712		\$489,286	\$501,998	2		
5	Winter Weather	Relatively Moderate	Relatively Moderate	\$86,018	\$4	\$156,214	\$242,237	172		
6	Wildfire	Very Low	Relatively Low	\$94,272	under \$1	\$3,782	\$98,054	6		
7	Tornado	Very Low	Very Low	\$27,960	\$3	\$45,587	\$73,549	3		
8	Hail	Very Low	Very Low	\$39,701	\$65	\$32,661	\$72,426	57		
9	Heat Wave	Very Low	Very Low	\$44	under \$1	\$72,360	\$72,405	1		
10	Ice Storm	Very Low	Very Low	\$20,277		\$1,323	\$21,600	13		
11	Drought	Very Low	Very Low		\$2,828		\$2,828	46		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
12	Landslide	Very Low	Very Low	\$72		\$377	\$449	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.
13	Coastal Flooding	Very Low	Very Low	under \$1		\$0	under \$1	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Earthquake	No Rating	No Expected Annual Losses	\$0		\$0	\$0			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).
	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	Insufficient Data	Insufficient Data					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.
	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 4
Coastal 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.	4 of 4
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	3 of 4
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.	0 of 4
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
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 4
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
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.	4 of 4
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.	4 of 4
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4
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.	4 of 4
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 4
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 4
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.	4 of 4
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 4

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	62, 1997 to 2026 (62 zone-level)	1 day to 6 days (median 2 days); 42 with a recorded value	6 consecutive days, 2013-12-28 to 2014-01-02, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2011 to 2011 (1 zone-level)		No crop damage reported in 1 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	46, 2006 to 2024 (46 zone-level)	15 days to 407 days (median 214 days); 7 with a recorded value	407 days (about 13.4 months), 2006-09-05 to 2007-10-16, a run of 14 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)	61, 1975 to 2026	0.75 in to 2.75 in (median 1 in); 61 with a recorded value	2.75 in hail, 2000-07-31	Hail, 2003-07-19, \$100,000 property; crops not reported (2003 dollars)	Event records naming member places: Silver Bay city (8 records), Two Harbors city (7 records), Beaver Bay city (3 records).	
Excessive Heat, Heat	heat index (narratives)	1, 2011 to 2011 (1 zone-level)	5 days; 1 with a recorded value	5 consecutive days, 2011-07-16 to 2011-07-20, 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)	13, 1997 to 2025 (13 zone-level)		Ice Storm, 2009-03-23, \$815,000 property; \$0 crops, reported for the zone (2009 dollars); NWS zone MNZ020 (SOUTHERN LAKE), zone-level: may include parts of neighboring counties		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)	17, 1997 to 2024		Flash Flood, 2012-06-19, \$1,900,000 property; \$0 crops (2012 dollars)		Event records naming member places: Silver Bay city (3 records), Beaver Bay city (2 records), Two Harbors city (2 records).	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)	2, 1996 to 2013		Lightning, 1996-06-28, damage not reported, 1 direct death	Lightning, 2013-07-06, \$250,000 property; \$0 crops (2013 dollars)	No event record names a member place.	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)	6, 1999 to 2023 (6 zone-level)	51 kt (59 mph) to 54 kt (62 mph) (median 51 kt (59 mph)); 4 with a recorded value	54 kt (62 mph) estimated gust, High Wind, 2017-03-07; NWS zone MNZ020 (SOUTHERN LAKE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Thunderstorm Wind	wind speed (kt and mph)	71, 1977 to 2025	50 kt (58 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 64 with a recorded value	70 kt (81 mph) measured gust, Thunderstorm Wind, 2018-06-29	Thunderstorm Wind, 2023-09-05, \$5,000 property; \$0 crops (2023 dollars)	Event records naming member places: Silver Bay city (7 records), Two Harbors city (5 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)	7, 1976 to 2024	F/EF0 to F/EF1 (median F/EF1); 7 with a recorded value	F1 tornado, 1976-06-12, 0.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 40 yd wide, \$25,000 property; crops not recorded (1976 dollars); same rating, casualties and property damage also recorded on 1976-04-14		No event record names a member place.	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)	6, 2006 to 2026 (6 zone- level)		No damage reported in 6 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	172, 1996 to 2026 (172 zone-level)		No damage reported in 172 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

12

Counted incidents

9

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
2024-06-28	2024-06-16	DR-4797-MN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$365,073.04	during plan review, check whether your last plan included it; within last 5 years	
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	\$209,924.57	within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$12,864.85		
2020-03-13	2020-01-20	EM-3453-MN	Emergency	COVID-19	Non-natural, not counted	none found		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	\$426,186.93		
2012-07-06	2012-06-14	DR-4069-MN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$856,275.81		
2009-04-09	2009-03-16	DR-1830-MN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$793,221.67		
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		
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	\$39,114.15		
1999-07-28	1999-07-04	DR-1283-MN	Major disaster	SEVERE STORMS, WINDS, AND FLOODING	Inland Flooding	\$257,695.06		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	DROUGHT	Drought	none found		
1972-08-25	1972-08-25	DR-350-MN	Major disaster	SEVERE STORMS & 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.

SOURCEFEMA, 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 <i>federal share obligated, nominal dollars</i>	Why not placed
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
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.

SOURCEFEMA, 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 <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
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	63	6	0	12	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	46	0	1	13	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	61	4	1	10	0	0	1955 to 2026-06-30	
Heat Wave	1	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	13	1	0	3	1	0	1996 to 2026-06-30	
Inland Flooding	17	0	5	7	8	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	77	8	0	17	2	0	1955 to 2026-06-30	Includes 4 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	7	0	1	1	2	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	6	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	172	13	3	41	1	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
2020-05-20	Strong Wind	17 kt (20 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2020 dollars)	1, 0	NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2018-06-29	Thunderstorm Wind	70 kt (81 mph) measured gust	\$0 property; \$0 crops (2018 dollars)	0, 0	FOREST CENTER		B1-c worst recorded: Thunderstorm Wind
2017-03-07	High Wind	54 kt (62 mph) estimated gust	damage not reported	0, 0	NWS zone MNZ020 (SOUTHERN LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2016-07-21	Thunderstorm Wind	61 kt (70 mph) estimated gust	damage not reported	2, 2	FOREST CENTER		deaths or injuries recorded
2013-12-28	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-06-19	Flash Flood		\$1,900,000 property; \$0 crops (2012 dollars)	0, 0	KNIFE RIVER to TWO HARBORS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-07-16	Heat		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone MNZ020 (SOUTHERN LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2009-03-23	Ice Storm		\$815,000 property; \$0 crops, reported for the zone (2009 dollars)	0, 0	NWS zone MNZ020 (SOUTHERN LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2003-07-02	Thunderstorm Wind	50 kt (58 mph) estimated gust	damage not reported	1, 1	ISABELLA		deaths or injuries recorded
2000-07-31	Hail	2.75 in	damage not reported	0, 0	FINLAND		B1-c worst recorded: Hail
1996-06-28	Lightning		damage not reported	1, 0	ELY		B1-c worst recorded: Lightning
1976-06-12	Tornado	F1, 0.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 40 yd wide	\$25,000 property; crops not recorded (1976 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the **XLSX** file, sheet "B1-d Storm Events history" (465 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	0.0000000146	events per year at a location (modeled)	about 0.000000015 per year at a given location in the county		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)
Cold Wave	17.8	event-days per year	about 17.8 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	260	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	16.9	event-days per year	about 16.9 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	448	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 16.9 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 9 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	0.000066	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0066%			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	0.528	events per year	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	19.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.235	event-days per year	about 0.235 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	4.21	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	0.125	event-days per year	about 0.125 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	7	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	0.286	event-days per year	about 0.286 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	8	1996 to 2023 (28 years)	see B1-f	
Landslide	1.11	events per year (modeled)	about 1.11 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25.1	days per year with a strike	about 25.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.462	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	14	1986 to 2023 (38 years)	countywide	
Tornado	0.117	events per year	about 1 in 9 years	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)			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)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00075	annual probability at a location	chance a given location in the county burns in a year: 0.075%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	24.5	event-days per year	about 24.5 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	355	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	27	30	0.9
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	60	30	2
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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 4				Not Applicable 4	
Coastal Flooding	4 of 4	68.1	68.2	68.4	Very Low 4	
Cold Wave	4 of 4	98.3	99.2	99.6	Very High 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	3 of 4	71.7	75.3	83.2	Relatively Low 1, Very Low 2, No Rating 1	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	0 of 4				No Rating 4	
Hail	4 of 4	58.4	66.2	75.3	Relatively Moderate 2, 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.
Heat Wave	4 of 4	22.7	27.2	34.8	Relatively Low 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 4				Not Applicable 4	
Ice Storm	4 of 4	43.7	54.0	63.6	Relatively Low 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	4 of 4	39.0	63.0	91.5	Relatively High 1, Relatively Moderate 1, Relatively Low 2	
Landslide	4 of 4	26.8	71.2	89.0	Relatively Low 1, Very Low 3	
Lightning	4 of 4	97.8	99.0	99.6	Very High 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	4 of 4	98.4	99.5	99.9	Very High 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	4 of 4	19.0	28.7	38.8	Relatively Low 2, Very Low 2	
Tsunami	0 of 4				Insufficient Data 4	
Volcanic Activity	0 of 4				Not Applicable 4	
Wildfire	4 of 4	62.8	72.7	94.7	Relatively Moderate 1, Relatively Low 2, Very Low 1	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Winter Weather	4 of 4	98.4	98.9	99.4	Very High 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. 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
Lake County	County	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 1	\$272,832.38	0; 0	
Beaver Bay city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$25,322.24	5; 0	
Silver Bay city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$124,379.89	18; 1	
Two Harbors city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$80,226.89	14; 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 2025-01-08 <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	\$58,485,389		0	under \$1		\$0	under 0.0001%				
Cold Wave	\$3,269,718,065	\$460,866	10,884	\$1,449	\$1,646	\$4,288,316	under 0.0001%		\$0		
Drought		\$235,587			\$2,828		1.2% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$5,535,553,509		10,905	\$0		\$0	0%				
Hail	\$3,269,718,065	\$460,866	10,884	\$39,701	\$65	\$32,661	0.00121%	\$0			
Heat Wave	\$3,269,718,065	\$460,866	10,884	\$44	under \$1	\$72,360	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$3,268,194,468		10,869	\$20,277		\$1,323	0.00062%		\$0		
Inland Flooding	\$3,257,834,918	\$0	0	\$3,440,194	\$0	\$0	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$107,767,842		275	\$72		\$377	under 0.0001%				
Lightning	\$3,269,718,065		10,884	\$12,712		\$489,286	0.000389%				
Strong Wind	\$3,269,718,065	\$460,866	10,884	\$1,657	\$203	\$1,957,143	under 0.0001%	\$0			
Tornado	\$3,269,718,065	\$460,866	10,884	\$27,960	\$3	\$45,587	0.000855%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,062,719,509	\$293,591	3,458	\$94,272	under \$1	\$3,782	0.00887%		\$0		
Winter Weather	\$3,269,718,065	\$460,866	10,884	\$86,018	\$4	\$156,214	0.00263%		\$0		

Totals since 2025-01-08 (Storm Events through 2026-06-30): 12 county-coded records, 12 with a damage value recorded (including \$0), \$0; 21 zone-level records, 21 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 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	10,884
Building value (total, not at risk)	\$3,269,718,065
Agriculture value (total, not at risk)	\$460,866
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$3,729,105
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)	\$7,047,048
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	1	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	1	0	1	0	1
LAKE COUNTY *	0	0	1	0	1	0	1

SOURCESFEMA, 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
Lake County	270630	0	0	1	0	1	0	1	
Beaver Bay city	270244	0	0	0	0	0	0	0	
Silver Bay city	270603	0	0	0	0	0	0	0	
Two Harbors city	270245	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.

SOURCESFEMA, 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	1	0	1	0	1
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.

SOURCESFEMA, 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 1 property is 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_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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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_27075. Preview: automated baseline.