

Otter Tail County, MN

Risk-assessment baseline packet

County FIPS: 27111 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2027-12-18. Plan: Otter Tail County Hazard Mitigation Plan (FEMA plan 108247), approved 2022-12-19.

Since the plan was approved on 2022-12-19: no new federal declaration.

NOAA Storm Events records since that date: 100 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$21,179,076 a year), Cold Wave (\$7,392,769) and Tornado (\$4,581,346).

Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 6.

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 27111 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2027-12-18	Plan:	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)
Approved:	2022-12-19	Days to expiry:	444

What changed since your last plan (approved 2022-12-19)

New federal declarations:	none	Storm Events records since approval:	100 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 6	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 22 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Otter Tail County	County	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		
Battle Lake city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Bluffton city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Clitherall city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Dalton city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Deer Creek city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Dent city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Elizabeth city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Erhard city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fergus Falls city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Henning city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
New York Mills city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Ottertail city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Parkers Prairie city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Pelican Rapids city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Perham city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Richville city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Underwood city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Urbank city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Vergas city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Vining city	City	Approved, expires 2027-12-18	Otter Tail County Hazard Mitigation Plan (FEMA plan 108247)	2022-12-19	2027-12-18	444		this jurisdiction approved 2023-02-17
Wadena city	City	Approved, expires 2028-05-03	Wadena County (FEMA plan 108908)	2023-05-04	2028-05-03	581		Also approved under plan 108247 (Otter Tail County Hazard Mitigation Plan, expires 2027-12-18). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure

- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$21,177,739	\$1,286	\$51	\$21,179,076	50		
2	Cold Wave	Relatively High	Relatively High	\$9,519	\$95	\$7,383,155	\$7,392,769	64		Includes 6 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively Moderate	Relatively Moderate	\$4,112,564	\$11,862	\$456,921	\$4,581,346	65		
4	Strong Wind	Relatively High	Relatively Moderate	\$1,240,990	\$74,773	\$264,435	\$1,580,198	372		Includes 30 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Winter Weather	Very High	Very High	\$641,728	\$4,971	\$361,902	\$1,008,601	162		
6	Hail	Relatively Moderate	Relatively Moderate	\$304,286	\$503,922	\$79,218	\$887,427	415		
7	Wildfire	Relatively Low	Relatively Low	\$331,258	\$578	\$17,027	\$348,864	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Heat Wave	Relatively Low	Relatively Low	\$3,320	\$2	\$232,424	\$235,745	3		
9	Lightning	Relatively Low	Relatively Low	\$72,862	n/a	\$134,904	\$207,767	7		
10	Drought	Relatively Low	Relatively Low	n/a	\$165,027	n/a	\$165,027	19		
11	Ice Storm	Relatively Low	Relatively Low	\$32,709	n/a	\$15,008	\$47,717	5		
12	Earthquake	Very Low	Very Low	\$20,226	n/a	\$3,295	\$23,521			Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
13	Landslide	Relatively Low	Relatively Low	\$5,288	n/a	\$14,102	\$19,390	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-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).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9609 (Very Low, 20.9); tract 9610 (Very Low, 13.2); tract 9605 (Very Low, 11.9)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9616 (Relatively Moderate, 95.7); tract 9607 (Relatively Low, 95.6); tract 9608 (Relatively Low, 95.2)
Tornado	tract 9609 (Very High, 97.4); tract 9605 (Very High, 94.2); tract 9601.02 (Relatively High, 88.9)
Wildfire	tract 9601.02 (Relatively Moderate, 92.9); tract 9605 (Relatively Moderate, 91.2); tract 9601.03 (Relatively Moderate, 90.7)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9609 is Census Tract 9609). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	58 records, 1996 to 2026 (58 zone-level)	1 day to 7 days (median 2 days); 48 with a recorded value	7 consecutive days, 1996-12-21 to 1996-12-27, zone-level	Cold/Wind Chill, 2003-03-08, \$21,000 property; crops not reported, reported for the zone (2003 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed). Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	6 records, 2015 to 2026 (6 zone-level)		No crop damage reported in 6 records.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	19 records, 2006 to 2025 (19 zone-level)	22 days to 148 days (median 64 days); 5 with a recorded value	148 days (about 4.9 months), 2024-10-22 to 2025-03-18, a run of 7 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	460 records, 1956 to 2026	0.75 in to 4.5 in (median 1 in); 460 with a recorded value	4.5 in hail, 2000-07-08	Hail, 2008-07-01, \$150,000 property; \$100,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Pelican Rapids city (44 records), Fergus Falls city (35 records), Parkers Prairie city (29 records), New York Mills city (24 records), Ottertail city (18 records), Vergas city (18 records), Battle Lake city (16 records), Dent city (16 records), Elizabeth city (13 records), Henning city (13 records); and 10 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 2001 to 2016 (3 zone-level)	1 day to 5 days (median 2 days); 3 with a recorded value	5 consecutive days, 2011-07-16 to 2011-07-20, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1996 to 2016 (5 zone-level)		No damage reported in 5 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	50 records, 1998 to 2020		Flash Flood, 2010-07-04, \$200,000 property; \$100,000 crops (2010 dollars)		Event records naming jurisdictions in the plan: Fergus Falls city (11 records), New York Mills city (5 records), Pelican Rapids city (5 records), Parkers Prairie city (4 records), Perham city (4 records), Ottertail city (2 records), Battle Lake city (1 record), Bluffton city (1 record), Dalton city (1 record), Dent city (1 record); and 3 more jurisdictions (see the Excel file).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	7 records, 1998 to 2002		Lightning, 2001-06-18, \$500,000 property; crops not reported (2001 dollars)		Event records naming jurisdictions in the plan: Fergus Falls city (4 records), Perham city (1 record), Vergas city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	32 records, 1996 to 2026 (32 zone-level)	35 kt (40 mph) to 64 kt (74 mph) (median 50.5 kt (58 mph)); 30 with a recorded value	64 kt (74 mph) measured, High Wind, 2000-04-05; NWS zone MNZ030	High Wind, 2008-06-11, \$1,000,000 property; \$200,000 crops, reported for the zone (2008 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	408 records, 1955 to 2026	50 kt (58 mph) to 126 kt (145 mph) (median 59 kt (68 mph)); 318 with a recorded value	126 kt (145 mph) measured gust, Thunderstorm Wind, 2010-06-17	Thunderstorm Wind, 2001-06-18, \$5,000,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Fergus Falls city (51 records), Pelican Rapids city (22 records), Ottertail city (20 records), Dalton city (19 records), New York Mills city (18 records), Battle Lake city (16 records), Parkers Prairie city (15 records), Perham city (15 records), Bluffton city (10 records), Vergas city (10 records); and 10 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	87 records, 1955 to 2025	F/EF0 to F/EF4 (median F/EF1); 83 with a recorded value	EF4 tornado, 2010-06-17, 38 mi within this county, 2,288 yd wide, damage not reported, 1 direct death, 5 direct injuries	Tornado, 2001-06-13, \$5,000,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Bluffton city (6 records), Dalton city (6 records), Fergus Falls city (6 records), Erhard city (5 records), Vergas city (5 records), Henning city (4 records), Ottertail city (4 records), Perham city (4 records), Clitherall city (3 records), Dent city (3 records); and 8 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	162 records, 1996 to 2026 (162 zone- level)		No damage reported in 162 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 17 declarations covering 14 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$207,236.20	
2020-03-13	2020-01-20	EM-3453-MN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4531
2011-05-10	2011-03-16	DR-1982-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$123,630.10	
2010-07-02	2010-06-17	DR-1921-MN	Major disaster	Severe Storms, Tornadoes, and Flooding	Tornado (primary); also designated: Inland Flooding	\$31,025.34	
2009-04-09	2009-03-16	DR-1830-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$583,586.62	
2005-09-13	2005-08-29	EM-3242-MN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
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	\$383,521.05	
1997-04-08	1997-03-21	DR-1175-MN	Major disaster	Severe Flooding, High Winds, Severe Storms	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded	
1997-01-16	1997-01-03	DR-1158-MN	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
1995-08-18	1995-07-09	DR-1064-MN	Major disaster	Severe Thunderstorms, Winds, Flooding, Tornadoes, and Heat	Inland Flooding; Tornado	no Public Assistance recorded	
1993-06-11	1993-05-06	DR-993-MN	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county	
1976-06-17	1976-06-17	EM-3013-MN	Emergency	Drought	Drought	no Public Assistance recorded	
1975-07-17	1975-07-17	DR-476-MN	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
1972-08-01	1972-08-01	DR-347-MN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1969-04-18	1969-04-18	DR-255-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	
1966-03-22	1966-03-22	DR-215-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	
1965-04-11	1965-04-11	DR-188-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

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

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$18,086.40

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1419-MN	2002-06-14	Severe Storms, Flooding and Tornadoes	Cormorant, Township of	\$18,086.40

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

Public Assistance not placed in any Minnesota county: 14 rows, \$9,133,931.59; listed on the Minnesota state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	64	9	7	16	0	0	1996 to 2026-06-30	Includes 6 Frost/Freeze records.
Drought	19	10	0	10	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	460	21	20	41	0	0	1955 to 2026-06-30	
Heat Wave	3	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	5	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	50	0	0	0	12	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	7	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	440	39	36	76	1	0	1955 to 2026-06-30	Includes 30 High Wind and 2 Strong Wind records.
Tornado	87	2	4	6	5	0	1950 to 2026-06-30	
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	162	19	9	30	2	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-10-22	Drought		damage not reported	0, 0	NWS zone MNZ031 (EAST OTTER TAIL), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Drought
2020-07-08	Tornado	EF4, 6.5 mi within this county, 650 yd wide	\$1,500,000 property; \$250,000 crops (2020 dollars)	1, 2	DALTON		deaths or injuries recorded
2011-07-16	Excessive Heat		damage not reported	0, 0	NWS zone MNZ031 (EAST OTTER TAIL), zone-level		B1-c worst recorded: Excessive Heat, Heat
2010-07-04	Flash Flood		\$200,000 property; \$100,000 crops (2010 dollars)	0, 0	PELICAN LAKE to CARLISLE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2010-06-17	Thunderstorm Wind	126 kt (145 mph) measured gust	\$300,000 property; \$0 crops (2010 dollars)	0, 0	PARKERS PRAIRIE		B1-c worst recorded: Thunderstorm Wind
2010-06-17	Tornado	EF4, 38 mi within this county, 2,288 yd wide	damage not reported	1, 5	URBANK to HILLVIEW		deaths or injuries recorded
2003-03-08	Cold/Wind Chill		\$21,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone MNZ030 (WEST OTTER TAIL), zone-level		B1-c most damaging: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-06-18	Lightning		\$500,000 property; crops not reported (2001 dollars)	0, 0	FERGUS FALLS		B1-c worst recorded: Lightning
2000-07-08	Hail	4.5 in	damage not reported	0, 0	NEW YORK MILLS		B1-c worst recorded: Hail
2000-04-05	High Wind	64 kt (74 mph) measured	damage not reported	0, 0	NWS zone MNZ030 (WEST OTTER TAIL), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-12-21	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ030 (WEST OTTER TAIL), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1987-08-15	Tornado	F2, 1 mi path length (whole path, pre-1996), 50 yd wide	\$2,500,000 property; crops not recorded (1987 dollars)	1, 8	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,297 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	15.1	event-days per year	about 15.1 days per year	Likely (from Storm Events: 22 of 30 years)	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	288	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	2.27	event-days per year	about 2.27 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	259	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000189	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0189%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.76	events per year	about 3.76 per year	Highly likely	FEMA annualized frequency (modeled)	143.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.27	event-days per year	about 1.27 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	18.9	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	0.0782	event-days per year	about 0.0782 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	5	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.32	event-days per year	about 1.32 days per year	Likely (from Storm Events: 18 of 30 years)	event-days in 18 of 30 years, 1996 to 2025 (60%)	37	1996 to 2023 (28 years)	see B1-f	
Landslide	0.557	events per year (modeled)	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.9	days per year with a strike	about 30.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.47	events per year	about 2.47 per year	Highly likely	FEMA annualized frequency (modeled)	94	1986 to 2023 (38 years)	countywide	
Tornado	1.31	events per year	about 1.31 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.000634	annual probability at a location	chance a given location in the county burns in a year: 0.0634%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	20.4	event-days per year	about 20.4 days per year	Highly likely (from Storm Events: 28 of 30 years)	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	388	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	214	30	7.13
Hail	2.00 in+	1996 to 2025	36	30	1.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	229	30	7.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	68	30	2.27
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	40	30	1.33
Tornado	EF0-1	1996 to 2025	51	30	1.7
Tornado	EF2-3	1996 to 2025	9	30	0.3
Tornado	EF4-5	1996 to 2025	3	30	0.1
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	17 of 17	87.6	92.6	98.7	Very High 7, Relatively High 10
Drought	7 of 17	85.1	90.5	93.7	Relatively Moderate 2, Relatively Low 5, No Rating 10
Earthquake	17 of 17	4.5	6.7	20.9	Very Low 17
Hail	17 of 17	70.5	84.5	88.1	Relatively Moderate 17
Heat Wave	17 of 17	10.3	15.9	44.1	Relatively Low 8, Very Low 9
Hurricane	0 of 17				Not Applicable 17
Ice Storm	17 of 17	3.6	24.9	78.3	Relatively Moderate 1, Relatively Low 6, Very Low 10
Inland Flooding	17 of 17	58.2	80.5	96.9	Very High 1, Relatively High 8, Relatively Moderate 8
Landslide	17 of 17	83.8	90.0	95.7	Relatively Moderate 1, Relatively Low 16
Lightning	17 of 17	38.3	50.0	77.4	Relatively Moderate 9, Relatively Low 8
Strong Wind	17 of 17	83.1	89.8	97.8	Very High 1, Relatively High 16

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	17 of 17	71.2	81.5	97.4	Very High 2, Relatively High 13, Relatively Moderate 2
Wildfire	17 of 17	79.6	87.8	92.9	Relatively Moderate 8, Relatively Low 9
Winter Weather	17 of 17	97.1	98.8	99.8	Very High 17

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

Hail: Agriculture is 57% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Otter Tail County	County	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 5	\$212,308.12	0 total; 0 since its plan	Includes \$199,187.09 for declarations not counted as hazard incidents (DR-4531-MN).
Battle Lake city	City	Approved, expires 2027-12-18		no Public Assistance recorded	34 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Bluffton city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	27 total; 1 since its plan	
Clitherall city	City	Approved, expires 2027-12-18		no Public Assistance recorded	13 total; 4 since its plan	No NFIP community ID on this jurisdiction's plan row.
Dalton city	City	Approved, expires 2027-12-18		no Public Assistance recorded	37 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Deer Creek city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	18 total; 2 since its plan	
Dent city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible		no Public Assistance recorded	27 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Elizabeth city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	22 total; no approved plan	
Erhard city	City	Plan 108247 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$0	18 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Fergus Falls city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$136,953.88	107 total; 5 since its plan	Includes \$8,049.11 for declarations not counted as hazard incidents (DR-4531-MN).
Henning city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	21 total; 2 since its plan	
New York Mills city	City	Approved, expires 2027-12-18		no Public Assistance recorded	49 total; 2 since its plan	No NFIP community ID on this jurisdiction's plan row.
Ottertail city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	44 total; 4 since its plan	
Parkers Prairie city	City	Approved, expires 2027-12-18		\$2,967.75	50 total; 6 since its plan	No NFIP community ID on this jurisdiction's plan row.
Pelican Rapids city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	72 total; 5 since its plan	
Perham city	City	Approved, expires 2027-12-18		no Public Assistance recorded	34 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Richville city	City	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 1 since its plan	
Underwood city	City	Approved, expires 2027-12-18		no Public Assistance recorded	14 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Urbank city	City	Approved, expires 2027-12-18		no Public Assistance recorded	12 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Vergas city	City	Approved, expires 2027-12-18		no Public Assistance recorded	34 total; 2 since its plan	No NFIP community ID on this jurisdiction's plan row.
Vining city	City	Approved, expires 2027-12-18		no Public Assistance recorded	8 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Wadena city	City	Approved, expires 2028-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	Also approved under plan 108247 (Otter Tail County Hazard Mitigation Plan, expires 2027-12-18). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-12-19 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$33,143,985,718	\$450,571,822	60,042	\$9,519	\$95	\$7,383,155	under 0.0001%		\$0		
Drought	n/a	\$61,792,642	n/a	n/a	\$165,027	n/a	0.267% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$53,989,381,730	n/a	60,081	\$20,226	n/a	\$3,295	under 0.0001%				
Hail	\$33,143,996,878	\$450,571,822	60,042	\$304,286	\$503,922	\$79,218	0.000918%	\$0			
Heat Wave	\$33,143,985,718	\$450,571,822	60,042	\$3,320	\$2	\$232,424	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$33,143,996,878	n/a	60,042	\$32,709	n/a	\$15,008	under 0.0001%				
Inland Flooding	\$33,016,106,587	\$46,971	6	\$21,177,739	\$1,286	\$51	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.
Landslide	\$602,541,715	n/a	1,083	\$5,288	n/a	\$14,102	0.000878%				
Lightning	\$33,143,996,878	n/a	60,042	\$72,862	n/a	\$134,904	0.00022%				
Strong Wind	\$33,143,996,878	\$450,571,822	60,042	\$1,240,990	\$74,773	\$264,435	0.00374%	\$0			
Tornado	\$33,143,996,878	\$450,571,822	60,042	\$4,112,564	\$11,862	\$456,921	0.0124%				
Wildfire	\$6,490,099,842	\$123,082,278	17,574	\$331,258	\$578	\$17,027	0.0051%				
Winter Weather	\$33,143,985,718	\$450,571,822	60,042	\$641,728	\$4,971	\$361,902	0.00194%		\$0		

Totals since 2022-12-19 (Storm Events through 2026-06-30): 56 county-coded records, 3 with a damage value recorded (including \$0), \$0; 44 zone-level records, 9 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	60,042
Building value (total, not at risk)	\$33,143,996,878
Agriculture value (total, not at risk)	\$450,571,822
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,715,005
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)	\$8,962,443
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	6	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	6	0	6	0	0
of which: Otter Tail County (unincorporated area)	0	0	5	0	5	0	0
of which: Ottertail city	0	0	1	0	1	0	0

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Otter Tail County	270339	0	0	5	0	5	0	0
Bluffton city	270333	0	0	0	0	0	0	0
Deer Creek city	270334	0	0	0	0	0	0	0
Elizabeth city	270335	0	0	0	0	0	0	0
Erhard city	270336	0	0	0	0	0	0	0
Fergus Falls city	270337	0	0	0	0	0	0	0
Henning city	270338	0	0	0	0	0	0	0
Ottertail city	270675	0	0	1	0	1	0	0
Pelican Rapids city	270340	0	0	0	0	0	0	0
Richville city	270341	0	0	0	0	0	0	0
Wadena city	270495	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	6	0	6	0	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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 6 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

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

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

OpenFEMA disclaimer

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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.