

Stearns County, MN

Risk-assessment baseline packet

Unit **County area 27145** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

OPENFEMA DISCLAIMER

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

Plan clock

Status	Approved, expires 2028-03-28	Plan	Stearns County (FEMA plan 108887)
Approved	2023-03-29	Expires	2028-03-28
As of	2026-09-28	Days	547 days to expiry

What changed since your last plan (approved 2023-03-29)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	89 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 9	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: 50 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan (approved 2023-03-29), page 1
3. Supports B1-a: hazards, page 5
4. Supports B1-b: location, page 7
5. Supports B1-c: extent, page 8
6. Supports B1-d: previous occurrences, page 11
7. Supports B1-e: probability, page 16
8. Supports B1-f: variation across the planning area, page 19
9. Supports B2-a and B2-b: assets and impacts, page 23
10. Supports B2-a: context, page 24
11. Supports B2-c: repetitive loss, page 25
12. Sources and OpenFEMA disclaimer, page 27

Plan clock**Plan status for every jurisdiction listed in this county**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Stearns County	County	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		
Albany city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Avon city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-09-13
Belgrade city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
Brooten city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-08-25
Clearwater city	City	Approved, expires 2028-05-28	Wright County (FEMA plan 109031)	2023-05-29	2028-05-28	608		
Cold Spring city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
Eden Valley city	City	Approved, expires 2028-05-28	Meeker County (FEMA plan 108959)	2023-05-29	2028-05-28	608		Also approved under plan 108887 (Stearns County, expires 2028-03-28). 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.
Freeport city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Holdingford city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-08-25
Kimball city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Melrose city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
New Munich city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-09-24
Paynesville city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-08-25
Richmond city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rockville city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Sartell city	City	Approved, expires 2031-02-03	Benton County 2025 Hazard Mitigation Plan (FEMA plan 111512)	2026-02-04	2031-02-03	1,589		Also approved under plan 108887 (Stearns County, expires 2028-03-28). 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.
Sauk Centre city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
St. Augusta city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Cloud city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2023-07-05
St. Joseph city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Martin city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-09-24
St. Rosa city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
St. Stephen city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-07-05
Waite Park city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Brockway township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
Crow Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Crow River township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-10-26
Eden Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Farming township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Holding township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Luxemburg township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lynden township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Maine Prairie township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-09-28
Munson township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Spring Hill township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Wendel township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Wakefield township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-09-13

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Eden Valley-Watkins School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-07-05
Kimball Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Rocori Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-03
Sartell-St. Stephen School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
St. Cloud Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
CentraCare Health-Paynesville	Hospital/Medical Facility	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
Middle Fork Crow River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Northfork Crow River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Order of St. Benedict and St. John's University	College/University	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
Sauk River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09
St. Cloud Hospital	Hospital/Medical Facility	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2024-10-10
Stearns Electric Association	Electric/Power Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	547		member approved 2023-06-09

SOURCE

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

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 <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	\$48,033,541	\$154,071	\$230,197	\$48,417,809	24		
2	Tornado	Relatively High	Relatively High	\$6,103,835	\$20,260	\$4,612,800	\$10,736,895	30		
3	Cold Wave	Relatively Moderate	Relatively High	\$473	\$4,136	\$6,195,991	\$6,200,600	41		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
4	Strong Wind	Relatively High	Relatively High	\$3,020,620	\$293,922	\$2,010,127	\$5,324,669	242		Includes 11 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
5	Hail	Relatively High	Relatively High	\$2,147,774	\$792,909	\$1,334,933	\$4,275,617	372		
6	Heat Wave	Relatively Low	Relatively Low	\$11,434	\$8	\$1,274,960	\$1,286,402	10		
7	Lightning	Relatively High	Relatively High	\$52,197		\$1,076,429	\$1,128,626	9		
8	Winter Weather	Relatively High	Relatively High	\$313	\$7,532	\$549,883	\$557,729	118		
9	Wildfire	Relatively Low	Relatively Low	\$305,761	\$1,297	\$28,929	\$335,987	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.
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$231,623		\$52,637	\$284,260	0		Declared 1 time; no Storm Events record of this type.
11	Drought	Relatively Low	Relatively Low		\$266,099		\$266,099	0		Declared 1 time; no Storm Events record of this type.
12	Earthquake	Very Low	Very Low	\$39,635		\$11,385	\$51,020			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Landslide	Relatively Low	Very Low	\$1,331		\$3,808	\$5,139	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.
	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).

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
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3242-MN names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated rated of all tracts
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 37
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 37
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 37
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.	37 of 37
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 37
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37
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.	37 of 37
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.	34 of 37
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37
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.	37 of 37
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 37
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 37
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.	31 of 37
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	37 of 37

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.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	39, 1996 to 2026 (39 zone-level)	1 day to 5 days (median 2 days); 34 with a recorded value	5 consecutive days, 1996-01-31 to 1996-02-04, 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	2, 2004 to 2012 (2 zone-level)		Frost/Freeze, 2012-04-10, \$20,000 crop damage, reported for the zone (2012 dollars); NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: 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
Drought	US Drought Monitor D-scale	0					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)	431, 1955 to 2025	0.5 in to 4.25 in (median 1 in); 431 with a recorded value	4.25 in hail, 2010-07-17	Hail, 2007-06-20, \$7,000,000 property; \$0 crops (2007 dollars)	Event records naming member places: St. Cloud city (33 records), Sartell city (26 records), St. Joseph city (24 records), Sauk Centre city (23 records), Paynesville city (21 records), Richmond city (19 records), Albany city (17 records), Kimball city (17 records), Avon city (16 records), Waite Park city (15 records); and 15 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	10, 1999 to 2023 (10 zone-level)	1 day to 5 days (median 2 days); 9 with a recorded value	5 consecutive days, 2001-08-04 to 2001-08-08, 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)	0					Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	24, 1997 to 2025 (3 zone-level)		Flash Flood, 2001-04-07, \$6,000,000 property; crops not reported (2001 dollars)		Event records naming member places: St. Cloud city (6 records), Sauk Centre city (3 records), Freeport city (2 records), St. Augusta city (2 records), Albany city (1 record), Holdingford city (1 record), Melrose city (1 record), Paynesville city (1 record), Waite Park city (1 record). Zone-level records (3) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	9, 1997 to 2015		Lightning, 2009-05-06, \$0 property; \$0 crops (2009 dollars), 1 direct death, 1 direct injury	Lightning, 2011-08-01, \$100,000 property; \$0 crops (2011 dollars)	Event records naming member places: St. Cloud city (4 records), Waite Park city (3 records), Sauk Centre city (1 record).	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)	12, 1996 to 2021 (12 zone-level)	39 kt (45 mph) to 64 kt (74 mph) (median 55.5 kt (64 mph)); 12 with a recorded value	64 kt (74 mph) measured, High Wind, 2000-04-05; NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties	Strong Wind, 2018-06-11, \$1,000 property; \$0 crops, reported for the zone (2018 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	309, 1965 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 55 kt (63 mph)); 247 with a recorded value	78 kt (90 mph), measurement type not recorded, Thunderstorm Wind, 1980-08-06	Thunderstorm Wind, 2017-09-19, \$1,000,000 property; \$0 crops (2017 dollars)	Event records naming member places: St. Cloud city (21 records), Luxemburg township (15 records), Sartell city (15 records), Paynesville city (13 records), Sauk Centre city (13 records), Brooten city (12 records), Waite Park city (12 records), Belgrade city (11 records), St. Joseph city (11 records), Richmond city (10 records); and 15 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	57, 1953 to 2025	F/EF0 to F/EF3 (median F/EF0); 57 with a recorded value	F3 tornado, 1980-09-03, 3.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 60 yd wide, \$25,000,000 property; crops not recorded (1980 dollars), 1 direct death, 15 direct injuries		Event records naming member places: Albany city (3 records), Belgrade city (3 records), St. Joseph city (3 records), Sauk Centre city (2 records), Spring Hill township (2 records), Waite Park city (2 records), Avon city (1 record), Brooten city (1 record), Clearwater city (1 record), Farming township (1 record); and 6 more member places (see the XLSX file).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	118, 1996 to 2026 (118 zone-level)		No damage reported in 118 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.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX 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 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 13 Counted incidents 10

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-07-08	2022-05-08	DR-4658-MN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$863,194.81	during plan review, check whether your last plan included it; within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$5,812,343.01		
2020-03-13	2020-01-20	EM-3453-MN	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4531
2013-07-25	2013-06-20	DR-4131-MN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind	\$628,820.35		
2011-07-28	2011-07-01	DR-4009-MN	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$396,344.84		
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	\$146,300.68		
1997-04-08	1997-03-21	DR-1175-MN	Major disaster	SEVERE FLOODING, HIGH WINDS,SEVERE STORMS	Inland Flooding (primary); also designated: Strong Wind	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1997-01-16	1997-01-03	DR-1158-MN	Major disaster	SEVERE WINTER STORMS	Winter Weather	none found		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	DROUGHT	Drought	none found		
1969-04-18	1969-04-18	DR-255-MN	Major disaster	FLOODING	Inland Flooding	none found		
1966-03-22	1966-03-22	DR-215-MN	Major disaster	FLOODING	Inland Flooding	none found		
1965-04-11	1965-04-11	DR-188-MN	Major disaster	FLOODING	Inland Flooding	none found		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

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

Statewide declarations

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

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

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$4,667.97

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4069-MN	2012-07-06	SEVERE STORMS AND FLOODING	UNION GROVE (TOWNSHIP OF)	\$2,539.13
DR-1830-MN	2009-04-09	SEVERE STORMS AND FLOODING	Bangor, Township of	\$2,128.84

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

SOURCES

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

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

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <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.

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

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
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	41	3	1	8	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	431	24	22	46	0	0	1955 to 2026-06-30	
Heat Wave	10	1	1	2	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	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	24	1	1	2	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	9	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	321	32	14	47	3	0	1955 to 2026-06-30	Includes 11 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	57	2	1	3	3	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	118	26	7	35	2	0	1996 to 2026-06-30	

SOURCESNOAA 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
2018-06-11	Strong Wind	43 kt (49 mph) estimated gust	\$1,000 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)
2012-04-10	Frost/Freeze		\$0 property; \$20,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2010-07-17	Hail	4.25 in	\$100,000 property; \$500,000 crops (2010 dollars)	0, 0	ST NICHOLAS to COLD SPG		B1-c worst recorded: Hail
2009-05-06	Lightning		\$0 property; \$0 crops (2009 dollars)	1, 1	WAITE PARK		B1-c worst recorded: Lightning
2001-08-04	Heat		damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2001-04-07	Flash Flood		\$6,000,000 property; crops not reported (2001 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-04-05	High Wind	64 kt (74 mph) measured	damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1998-05-15	Tornado	F1, 9 mi within this county, 33 yd wide	\$3,000,000 property; crops not reported (1998 dollars)	1, 30	ALBANY to ST FRANCIS		deaths or injuries recorded
1996-01-31	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1980-09-03	Tornado	F3, 3.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 60 yd wide	\$25,000,000 property; crops not recorded (1980 dollars)	1, 15	location not recorded		deaths or injuries recorded
1980-08-06	Thunderstorm Wind	78 kt (90 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1953-03-21	Tornado	F2, 33 yd wide	\$250,000 property; crops not recorded (1953 dollars)	1, 3	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,011 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	12.7	event-days per year	about 12.7 days per year	Likely	event-days in 15 of 30 years, 1996 to 2025 (50%)	242	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	6.81	event-days per year	about 6.81 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	350	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000157	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0157%			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	4.94	events per year	about 4.94 per year	Highly likely	FEMA annualized frequency (modeled)	188.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.63	event-days per year	about 2.63 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.63 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 7 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.45	event-days per year	about 0.45 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	31	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned

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	0.786	event-days per year	about 0.786 days per year	Likely	event-days in 12 of 30 years, 1996 to 2025 (40%)	22	1996 to 2023 (28 years)	see B1-f	
Landslide	0.228	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.9	days per year with a strike	about 32.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.23	events per year	about 3.23 per year	Highly likely	FEMA annualized frequency (modeled)	124	1986 to 2023 (38 years)	countywide	
Tornado	0.895	events per year	about 0.9 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000592	annual probability at a location	chance a given location in the county burns in a year: 0.0592%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	18.5	event-days per year	about 18.5 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	351	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	181	30	6.03
Hail	2.00 in+	1996 to 2025	18	30	0.6
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	213	30	7.1
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	15	30	0.5
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	29	30	0.967
Tornado	EF2-3	1996 to 2025	1	30	0.0333
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 37				Not Applicable 37	
Coastal Flooding	0 of 37				Not Applicable 37	
Cold Wave	37 of 37	51.0	75.5	91.6	Relatively High 12, Relatively Moderate 25	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	30 of 37	68.4	82.4	94.7	Relatively Moderate 3, Relatively Low 16, Very Low 11, No Rating 7	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	37 of 37	0.6	5.7	17.6	Very Low 37	
Hail	37 of 37	66.3	89.9	96.9	Relatively High 24, Relatively Moderate 12, Relatively Low 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	37 of 37	14.8	40.8	70.2	Relatively Moderate 6, Relatively Low 30, Very Low 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 37				Not Applicable 37	
Ice Storm	37 of 37	14.4	59.3	78.8	Relatively Moderate 4, Relatively Low 31, Very 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.
Inland Flooding	37 of 37	2.1	78.1	98.3	Very High 2, Relatively High 15, Relatively Moderate 17, Relatively Low 1, Very Low 2	
Landslide	34 of 37	9.1	69.6	91.1	Relatively Low 15, Very Low 19, No Rating 3	
Lightning	37 of 37	43.9	75.7	94.7	Relatively High 14, Relatively Moderate 20, Relatively Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	37 of 37	61.5	93.2	98.4	Very High 4, Relatively High 29, Relatively Moderate 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	37 of 37	49.0	79.3	96.7	Very High 2, Relatively High 27, Relatively Moderate 7, Relatively Low 1	
Tsunami	0 of 37				Not Applicable 37	
Volcanic Activity	0 of 37				Not Applicable 37	
Wildfire	31 of 37	28.6	80.0	92.5	Relatively Moderate 2, Relatively Low 24, Very Low 5, No Rating 6	

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	37 of 37	64.4	86.1	96.1	Very High 2, Relatively High 26, Relatively Moderate 9	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
Stearns County	County	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 1	\$311,332.68	0; 0	
Albany city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$101,980.31	26; 4	
Avon city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	24; 1	
Belgrade city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$5,910.57	26; 4	
Brooklyn city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	21; 2	
Clearwater city	City	Approved, expires 2028-05-28	FMA RL 0, SRL 0; any 0	\$3,642	1; 0	
Cold Spring city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	1; 0	
Eden Valley city	City	Approved, expires 2028-05-28	FMA RL 0, SRL 0; any 0	none found	0; 0	Also approved under plan 108887 (Stearns County, expires 2028-03-28). 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.
Freeport city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	8; 1	
Holdingford city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	17; 1	
Kimball city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	23; 1	
Melrose city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$39,527.56	16; 2	
New Munich city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	7; 2	

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
Paynesville city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$1,885.49	35; 1	
Richmond city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,688.11	29; no approved plan	
Rockville city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$74,778.45	15; 1	
Sartell city	City	Approved, expires 2031-02-03	FMA RL 0, SRL 0; any 1	\$35,538.62	42; 0	Also approved under plan 108887 (Stearns County, expires 2028-03-28). 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. Includes \$12,185.10 for declarations not counted as hazard incidents (DR-4531-MN).
Sauk Centre city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$90,403.44	42; 2	
St. Augusta city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	20; no approved plan	
St. Cloud city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 1	\$300,231.33	65; 1	
St. Joseph city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,529.73	38; no approved plan	Includes \$4,284.74 for declarations not counted as hazard incidents (DR-4531-MN).
St. Martin city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	8; 0	
St. Rosa city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	none found	1; 0	
St. Stephen city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$1,017.58	22; 1	
Waite Park city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 1; any 6	\$2,463.40	33; 3	
Brockway township	Township	Approved, expires 2028-03-28		\$179,114.94	0; 0	No NFIP community ID on this member's plan row.
Crow Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$5,498.63	0; no approved plan	No NFIP community ID on this member's plan row.
Crow River township	Township	Approved, expires 2028-03-28		\$9,828	0; 0	No NFIP community ID on this member's plan row.

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
Eden Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$148,271.63	0; no approved plan	No NFIP community ID on this member's plan row.
Farming township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		none found	5; no approved plan	No NFIP community ID on this member's plan row.
Holding township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Luxemburg township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$116,389.47	23; no approved plan	No NFIP community ID on this member's plan row.
Lynden township	Township	Approved, expires 2028-03-28		none found	0; 0	No NFIP community ID on this member's plan row.
Maine Prairie township	Township	Approved, expires 2028-03-28		none found	7; 1	No NFIP community ID on this member's plan row.
Munson township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Spring Hill township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$9,747.14	6; no approved plan	No NFIP community ID on this member's plan row.
St. Wendel township	Township	Approved, expires 2028-03-28		\$5,171.10	1; 0	No NFIP community ID on this member's plan row.
Wakefield township	Township	Approved, expires 2028-03-28		none found	0; 0	No NFIP community ID on this member's plan row.

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 2023-03-29 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$48,332,331,060	\$963,152,347	158,160	\$473	\$4,136	\$6,195,991	under 0.0001%		\$0		
Drought		\$158,616,700			\$266,099		0.168% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$84,309,117,001		158,292	\$39,635		\$11,385	under 0.0001%				
Hail	\$48,332,331,060	\$963,152,347	158,160	\$2,147,774	\$792,909	\$1,334,933	0.00444%	\$0			
Heat Wave	\$48,332,331,060	\$963,152,347	158,160	\$11,434	\$8	\$1,274,960	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$48,332,331,060		158,160	\$231,623		\$52,637	0.000479%				
Inland Flooding	\$48,264,425,359	\$14,106,677	1,440	\$48,033,541	\$154,071	\$230,197	n/a (see note)	\$0			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	\$369,926,944		984	\$1,331		\$3,808	0.00036%				
Lightning	\$48,332,331,060		158,160	\$52,197		\$1,076,429	0.000108%				
Strong Wind	\$48,332,331,060	\$963,152,347	158,160	\$3,020,620	\$293,922	\$2,010,127	0.00625%	\$0			
Tornado	\$48,332,331,060	\$963,152,347	158,160	\$6,103,835	\$20,260	\$4,612,800	0.0126%	\$2,000,000			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-03-29 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$5,128,164,797	\$265,225,311	24,008	\$305,761	\$1,297	\$28,929	0.00596%				
Winter Weather	\$48,332,331,060	\$963,152,347	158,160	\$313	\$7,532	\$549,883	under 0.0001%		\$0		

Totals since 2023-03-29 (Storm Events through 2026-06-30): 59 county-coded records, 59 with a damage value recorded (including \$0), \$2,000,000; 30 zone-level records, 30 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	158,160
Building value (total, not at risk)	\$48,332,331,060
Agriculture value (total, not at risk)	\$963,152,347
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$61,488,772
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)	\$17,382,079
Social vulnerability rating	Relatively Low
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)	1
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	1

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	1	9	1	9	0	4
ST. CLOUD, CITY OF	0	0	1	0	1	0	1
SARTELL, CITY OF	0	0	1	0	1	0	1
WAITE PARK, CITY OF	0	1	6	1	6	0	1
STEARNS COUNTY*	0	0	1	0	1	0	1

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

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Stearns County	270546	0	0	1	0	1	0	1	
Albany city	270442	0	0	0	0	0	0	0	
Avon city	270443	0	0	0	0	0	0	0	
Belgrade city	270785	0	0	0	0	0	0	0	
Brooten city	270786	0	0	0	0	0	0	0	
Clearwater city	270536	0	0	0	0	0	0	0	
Cold Spring city	270444	0	0	0	0	0	0	0	
Eden Valley city	270283	0	0	0	0	0	0	0	
Freeport city	270446	0	0	0	0	0	0	0	

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
Holdingford city	270448	0	0	0	0	0	0	0	
Kimball city	270449	0	0	0	0	0	0	0	
Melrose city	270450	0	0	0	0	0	0	0	
New Munich city	270451	0	0	0	0	0	0	0	
Paynesville city	270452	0	0	0	0	0	0	0	
Richmond city	270453	0	0	0	0	0	0	0	
Rockville city	270454	0	0	0	0	0	0	0	
Sartell city	270460	0	0	1	0	1	0	1	
Sauk Centre city	270459	0	0	0	0	0	0	0	
St. Augusta city	270789	0	0	0	0	0	0	0	
St. Cloud city	270456	0	0	1	0	1	0	1	
St. Joseph city	270457	0	0	0	0	0	0	0	
St. Martin city	270791	0	0	0	0	0	0	0	
St. Rosa city	270792	0	0	0	0	0	0	0	
St. Stephen city	270458	0	0	0	0	0	0	0	
Waite Park city	270461	0	1	6	1	6	0	1	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	5	0	5	0	3
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	3	1	3	0	1
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 9 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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

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).

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.

Reuse, citation and corrections

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

Cite this: Hazard Plain (2026). Stearns County, MN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 27145). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: 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_27145. Preview: automated baseline.