

Steele County, ND

Risk-assessment baseline packet

County FIPS: 38091 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 2031-05-25. Plan: Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043), approved 2026-05-26. Since the plan was approved on 2026-05-26: no new hazard declaration and 0 NOAA Storm Events records; details under "What changed since your last plan". Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Strong Wind (\$1,462,920 a year), Cold Wave (\$968,657) and Hail (\$796,476). 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; 38091 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 2031-05-25	Plan:	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)
Approved:	2026-05-26	Days to expiry:	1,698

What changed since your last plan (approved 2026-05-26)

New federal declarations:	none	Storm Events records since approval:	0 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>
Steele County	County	Approved, expires 2031-05-25	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)	2026-05-26	2031-05-25	1,698
Finley city	City	Approved, expires 2031-05-25	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)	2026-05-26	2031-05-25	1,698
Hope city	City	Approved, expires 2031-05-25	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)	2026-05-26	2031-05-25	1,698
Luverne city	City	Approved, expires 2031-05-25	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)	2026-05-26	2031-05-25	1,698
Sharon city	City	Approved, expires 2031-05-25	Steele County, ND Hazard Mitigation Plan 2026 (FEMA plan 110043)	2026-05-26	2031-05-25	1,698

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

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	Strong Wind	Relatively Moderate	Relatively Moderate	\$251,374	\$1,201,860	\$9,685	\$1,462,920	110		Includes 21 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
2	Cold Wave	Relatively Low	Relatively Moderate	\$385	\$884,680	\$83,592	\$968,657	83		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	Hail	Relatively Moderate	Relatively Moderate	\$105,337	\$685,824	\$5,315	\$796,476	150		
4	Inland Flooding	Very Low	Very Low	\$354,848	\$149,626	\$395	\$504,870	28		
5	Ice Storm	Relatively Moderate	Relatively Moderate	\$264,603	n/a	\$9,652	\$274,255	8		
6	Tornado	Very Low	Very Low	\$191,673	\$9,105	\$14,969	\$215,747	24		
7	Winter Weather	Relatively Low	Relatively Moderate	\$51,595	\$285	\$34,764	\$86,644	153		
8	Wildfire	Very Low	Very Low	\$6,839	\$34	\$351	\$7,224	0		Declared 1 time; no Storm Events record of this type.
9	Heat Wave	Very Low	Very Low	\$104	\$1	\$6,890	\$6,995	4		
10	Drought	Very Low	Very Low	n/a	\$6,479	n/a	\$6,479	9		
11	Lightning	Very Low	Very Low	\$1,829	n/a	\$4,063	\$5,891	1		

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
12	Earthquake	Very Low	Very Low	\$848	n/a	\$171	\$1,019			Storm Events does not record earthquakes.
13	Landslide	Very Low	Very Low	\$5	n/a	\$175	\$180	0		Declared 1 time; no Storm Events record of this type.
	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-3247-ND 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.

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9687 (Very Low, 6.5)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9687 (Relatively Low, 84.9)
Tornado	tract 9687 (Relatively High, 77.8)
Wildfire	tract 9687 (Relatively Low, 82.1)

A tract number is the Census tract number (for example 9687 is Census Tract 9687). 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	77 records, 1996 to 2026 (77 zone-level)	1 day to 10 days (median 2 days); 62 with a recorded value	10 consecutive days, 2021-02-06 to 2021-02-15, zone-level	Cold/Wind Chill, 2003-03-08, \$5,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	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, 2008 to 2026 (6 zone-level)		No crop damage reported in 6 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	9 records, 2006 to 2023 (9 zone-level)	36 days to 114 days (median 82 days); 3 with a recorded value	114 days (about 3.7 months), 2012-07-10 to 2012-10-31, a run of 4 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)	175 records, 1971 to 2025	0.75 in to 4.5 in (median 1 in); 175 with a recorded value	4.5 in hail, 2001-07-17; same size also recorded on 2001-07-17	Hail, 2007-07-15, \$0 property; \$6,000,000 crops (2007 dollars)	Event records naming jurisdictions in the plan: Finley city (43 records), Hope city (34 records), Sharon city (27 records), Luverne city (15 records).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2001 to 2020 (4 zone-level)	1 day to 5 days (median 1.5 days); 4 with a recorded value	5 consecutive days, 2011-07-16 to 2011-07-20, zone-level		Countywide (zone-level records).	
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.
Ice Storm	Sperry-Piltz ice scale (local data)	8 records, 1996 to 2023 (8 zone-level)		Ice Storm, 1997-04-04, \$6,000,000 property; crops not reported (1997 dollars); NWS zone NDZ029		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	28 records, 1996 to 2019 (6 zone-level)		Flash Flood, 2019-09-20, \$250,000 property; \$10,000,000 crops (2019 dollars)		Event records naming jurisdictions in the plan: Finley city (8 records), Sharon city (7 records), Luverne city (6 records), Hope city (3 records). Zone-level records (6) apply countywide.	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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 2002		Lightning, 2002-04-23, \$10,000 property; crops not reported (2002 dollars)		Event records naming jurisdictions in the plan: Finley city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	21 records, 1997 to 2022 (21 zone-level)	35 kt (40 mph) to 66 kt (76 mph) (median 50 kt (58 mph)); 21 with a recorded value	66 kt (76 mph), measurement type not recorded, High Wind, 1999-11-01; NWS zone NDZ029		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	107 records, 1964 to 2025	50 kt (58 mph) to 96 kt (110 mph) (median 60 kt (69 mph)); 84 with a recorded value	96 kt (110 mph) measured gust, Thunderstorm Wind, 2025-06-20	Thunderstorm Wind, 2007-07-15, \$2,000,000 property; \$20,000,000 crops (2007 dollars)	Event records naming jurisdictions in the plan: Finley city (23 records), Hope city (21 records), Luverne city (10 records), Sharon city (7 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	44 records, 1958 to 2022	F/EF0 to F/EF3 (median F/EF0); 41 with a recorded value	F3 tornado, 1971-06-21, 13.7 mi path length (whole path, pre-1996), 500 yd wide, \$250,000 property; crops not recorded (1971 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Hope city (8 records), Sharon city (7 records), Finley city (5 records), Luverne city (1 record).	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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	153 records, 1996 to 2026 (153 zone-level)		Blizzard, 1997-04-05, \$6,000,000 property; crops not reported (1997 dollars); NWS zone NDZ029		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that 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: 31 declarations covering 28 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>	Flags	Notes
2025-10-22	2025-08-07	DR-4895-ND	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2025-09-11	2025-06-20	DR-4888-ND	Major disaster	Severe Storm, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	\$182,531.98	in the 12 months before plan approval; within last 5 years	
2024-02-15	2023-12-25	DR-4760-ND	Major disaster	Severe Winter Storm and Straight-Line Winds	Winter Weather (primary); also designated: Strong Wind	no Public Assistance recorded	within last 5 years	
2023-07-05	2023-04-10	DR-4717-ND	Major disaster	Flooding	Inland Flooding	\$119,158.47	within last 5 years	
2022-07-13	2022-04-22	DR-4660-ND	Major disaster	Severe Winter Storm and Flooding	Inland Flooding; Winter Weather	\$3,937,719.76	within last 5 years	
2020-07-09	2020-04-01	DR-4553-ND	Major disaster	Flooding	Inland Flooding	\$566,416.26		
2020-04-01	2020-01-20	DR-4509-ND	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$8,884.20		
2020-03-13	2020-01-20	EM-3477-ND	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4509
2019-06-12	2019-03-21	DR-4444-ND	Major disaster	Flooding	Inland Flooding	\$411,982.19		
2011-05-10	2011-02-14	DR-1981-ND	Major disaster	Flooding	Inland Flooding	\$722,086.81		
2010-04-30	2010-02-26	DR-1907-ND	Major disaster	Flooding	Inland Flooding	\$223,500.07		
2010-02-26	2010-01-20	DR-1879-ND	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2009-03-24	2009-03-13	DR-1829-ND	Major disaster	Severe Storms and Flooding	Inland Flooding	\$949,813.91		
2007-09-07	2007-07-15	DR-1725-ND	Major disaster	Severe Storms and Tornadoes	Tornado	\$4,770.67		
2005-09-13	2005-08-29	EM-3247-ND	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-07-22	2005-06-01	DR-1597-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	\$19,261.86		
2004-05-05	2004-03-26	DR-1515-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	\$251,475.61		
2001-05-28	2001-03-01	DR-1376-ND	Major disaster	Severe Storms, Flooding, & Ground Saturation	Inland Flooding	\$6,040.50		
2000-06-27	2000-04-05	DR-1334-ND	Major disaster	Severe Storms, Flooding and Ground Saturation	Inland Flooding	PA not declared for this county		
1999-06-08	1999-03-01	DR-1279-ND	Major disaster	Severe Storms, Flooding, Snow, Ice, Ground Saturation, Lanslides, Mudslides, and Tor	Inland Flooding (primary); also designated: Landslide, Tornado	\$130,317.65		
1997-04-07	1997-02-28	DR-1174-ND	Major disaster	Severe Flooding,Severe Winter Storms, Snowmelt, Spring Rains	Inland Flooding (primary); also designated: Wildfire, Winter Weather	no Public Assistance recorded		
1997-01-12	1997-01-03	DR-1157-ND	Major disaster	Severe Winter Storms and Blizzard Conditions	Winter Weather	no Public Assistance recorded		
1996-06-05	1996-03-12	DR-1118-ND	Major disaster	Severe Storms,Flooding, & Ice Jams	Inland Flooding	no Public Assistance recorded		
1995-05-16	1995-03-01	DR-1050-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	no Public Assistance recorded		
1994-07-01	1994-03-05	DR-1032-ND	Major disaster	Severe Storms, Flooding	Inland Flooding	no Public Assistance recorded		
1993-07-26	1993-06-22	DR-1001-ND	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1979-04-26	1979-04-26	DR-581-ND	Major disaster	Severe Storms, Snowmelt & Flooding	Inland Flooding	no Public Assistance recorded		
1972-06-10	1972-06-10	DR-335-ND	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1969-04-18	1969-04-18	DR-256-ND	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1966-03-23	1966-03-23	DR-216-ND	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1965-05-10	1965-05-10	DR-195-ND	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-79-ND	Major disaster	Tornado	Tornado

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.

Public Assistance not placed in any North Dakota county: 1 row, \$23,693.61; listed on the North Dakota 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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	83	0	5	22	0	0	1996 to 2026-06-30	Includes 6 Frost/Freeze records.
Drought	9	0	0	3	0	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	175	0	2	9	0	0	1955 to 2026-06-30	
Heat Wave	4	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	8	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	28	0	0	0	22	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	128	0	5	14	3	0	1955 to 2026-06-30	Includes 21 High Wind records.
Tornado	44	0	0	1	4	0	1950 to 2026-06-30	

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
Wildfire	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)
Winter Weather	153	0	1	24	5	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
2025-06-20	Thunderstorm Wind	96 kt (110 mph) measured gust	damage not reported	0, 0	LUVERNE	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-02-06	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2019-09-20	Flash Flood		\$250,000 property; \$10,000,000 crops (2019 dollars)	0, 0	LUVERNE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-07-10	Drought		\$0 property; crops not reported (zone total, 2012 dollars)	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: Drought
2011-07-16	Excessive Heat		damage not reported	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2002-04-23	Lightning		\$10,000 property; crops not reported (2002 dollars)	0, 0	FINLEY		B1-c worst recorded: Lightning
2001-07-17	Hail	4.5 in	damage not reported	0, 0	FINLEY		B1-c worst recorded: Hail
1999-11-01	High Wind	66 kt (76 mph), measurement type not recorded	damage not reported	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1997-04-05	Blizzard		\$6,000,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1997-04-04	Ice Storm		\$6,000,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone NDZ029 (STEELE), zone-level		B1-c worst recorded: Ice Storm
1994-05-03	Thunderstorm Wind	speed not recorded	\$500,000 property; crops not recorded (1994 dollars)	0, 3	Finley		deaths or injuries recorded
1971-06-21	Tornado	F3, 13.7 mi path length (whole path, pre-1996), 500 yd wide	\$250,000 property; crops not recorded (1971 dollars)	0, 1	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (633 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	21.2	event-days per year	about 21.2 days per year	Likely	Storm Events event- days in 24 of 30 years, 1996 to 2025 (80%)	403	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	3.6	event-days per year	about 3.6 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	91	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000099	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0099%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.18	events per year	about 4.18 per year	Highly likely	FEMA annualized frequency (modeled)	158.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.32	event-days per year	about 1.32 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	18	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	0.619	event-days per year	about 0.619 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	42	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.75	event-days per year	about 0.75 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	21	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0739	events per year (modeled)	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	28.4	days per year with a strike	about 28.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.38	events per year	about 2.38 per year	Highly likely	FEMA annualized frequency (modeled)	91	1986 to 2023 (38 years)	countywide	
Tornado	0.525	events per year	about 0.53 per year	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	0.000425	annual probability at a location	chance a given location in the county burns in a year: 0.0425%		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	23.5	event-days per year	about 23.5 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	447	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	82	30	2.73
Hail	2.00 in+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	54	30	1.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	27	30	0.9
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	8	30	0.267
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

NRI risk score of the county's single census tract

Source: 5

Hazard	Tract score <i>NRI score, 0 to 100</i>	Rating
Cold Wave	99.0	Very High
Drought	86.4	Relatively Low
Earthquake	6.5	Very Low
Hail	99.7	Very High
Heat Wave	9.2	Very Low
Hurricane		Not Applicable
Ice Storm	99.6	Very High
Inland Flooding	44.9	Relatively Low
Landslide	84.9	Relatively Low
Lightning	33.2	Relatively Low
Strong Wind	100.0	Very High
Tornado	77.8	Relatively High

Hazard	Tract score	Rating
	NRI score, 0 to 100	
Wildfire	82.1	Relatively Low
Winter Weather	99.5	Very High

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.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition	FEMA records matched by applicant name; federal share obligated, nominal dollars	all years; since its plan	
Steele County	County	Approved, expires 2031-05-25	FMA RL 0, SRL 0; any 0	\$2,614,114.29	0 total; 0 since its plan	Includes \$8,884.20 for declarations not counted as hazard incidents (DR-4509-ND).
Finley city	City	Approved, expires 2031-05-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	80 total; 0 since its plan	
Hope city	City	Approved, expires 2031-05-25	FMA RL 0, SRL 0; any 0	\$169,358.62	66 total; 0 since its plan	
Luverne city	City	Approved, expires 2031-05-25		no Public Assistance recorded	32 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Sharon city	City	Approved, expires 2031-05-25	FMA RL 0, SRL 0; any 0	\$8,903.22	48 total; 0 since its plan	

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 2026-05-26 <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	\$1,024,650,751	\$192,976,066	1,798	\$385	\$884,680	\$83,592	under 0.0001%				
Drought	n/a	\$115,285,588	n/a	n/a	\$6,479	n/a	0.00562% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$1,827,564,081	n/a	1,798	\$848	n/a	\$171	under 0.0001%				
Hail	\$1,024,650,751	\$192,976,066	1,798	\$105,337	\$685,824	\$5,315	0.0103%				
Heat Wave	\$1,024,650,751	\$192,976,066	1,798	\$104	\$1	\$6,890	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$1,020,556,278	n/a	1,792	\$264,603	n/a	\$9,652	0.0259%				
Inland Flooding	\$1,019,782,193	\$9,144,791	18	\$354,848	\$149,626	\$395	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	\$4,104,905	n/a	6	\$5	n/a	\$175	0.000117%				
Lightning	\$1,024,650,751	n/a	1,798	\$1,829	n/a	\$4,063	0.000178%				
Strong Wind	\$1,024,650,751	\$192,976,066	1,798	\$251,374	\$1,201,860	\$9,685	0.0245%				
Tornado	\$1,024,650,751	\$192,976,066	1,798	\$191,673	\$9,105	\$14,969	0.0187%				

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 2026-05-26 <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
Wildfire	\$172,041,240	\$28,232,636	558	\$6,839	\$34	\$351	0.00398%				
Winter Weather	\$1,024,650,751	\$192,976,066	1,798	\$51,595	\$285	\$34,764	0.00504%				

Totals since 2026-05-26 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 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	1,798
Building value (total, not at risk)	\$1,024,650,751
Agriculture value (total, not at risk)	\$192,976,066
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$4,167,333
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)	\$170,025
Social vulnerability rating	Very Low
Community resilience rating	Relatively Moderate
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	0	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	0	0	0	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>
Steele County	380692	0	0	0	0	0	0	0
Finley city	380227	0	0	0	0	0	0	0
Hope city	380180	0	0	0	0	0	0	0
Sharon city	380203	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: 0 in every occupancy group.

Sources: 1, 4

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 0 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):

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 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <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 2026-09-30, <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 2026-09-30, 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 (used to match place names and codes; no table prints its values)
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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 (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each 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.

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