

Polk County, WI

Risk-assessment baseline packet

Unit **County area 55095** 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.

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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 2030-04-29	Plan	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)
Approved	2025-04-30	Expires	2030-04-29
As of	2026-09-28	Days	1,309 days to expiry

What changed since your last plan (approved 2025-04-30)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	24 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	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: 18 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.

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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
Polk County	County	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		
Amery city	City	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Balsam Lake village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Centuria village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Clayton village	Town	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Clear Lake village	Town	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723), pending adoption here	2025-04-30 by FEMA; not yet adopted here	2030-04-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dresser village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Frederic village	Village	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723), pending adoption here	2025-04-30 by FEMA; not yet adopted here	2030-04-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Luck village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Milltown village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Osceola village	Village	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
St. Croix Falls city	City	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Turtle Lake village	Village	Approved, expires 2029-01-23	Barron County HMP (FEMA plan 109574)	2024-01-24	2029-01-23	848		member approved 2024-10-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Amery School District	School/School District	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723), pending adoption here	2025-04-30 by FEMA; not yet adopted here	2030-04-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osceola School District	School/School District	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Turtle Lake School District	School/School District	Approved, expires 2029-01-23	Barron County HMP (FEMA plan 109574)	2024-01-24	2029-01-23	848		member approved 2024-10-16
Unity School District	School/School District	Approved, expires 2030-04-29	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723)	2025-04-30	2030-04-29	1,309		member approved 2025-08-27
Northwood Technical College	College/University	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	Polk County Hazard Mitigation Plan 2025 (FEMA plan 110723), pending adoption here	2025-04-30 by FEMA; not yet adopted here	2030-04-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
1	Inland Flooding	Relatively Low	Relatively Low	\$7,655,460	\$3,301	\$5,891	\$7,664,652	11		
2	Cold Wave	Relatively High	Relatively High	\$20	\$912	\$7,386,997	\$7,387,929	19		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,656,011	\$3,569	\$1,612,124	\$3,271,704	21		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
4	Strong Wind	Relatively High	Relatively High	\$1,111,877	\$75,043	\$700,269	\$1,887,190	163		Includes 2 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
5	Hail	Relatively Moderate	Relatively Moderate	\$1,338,614	\$130,399	\$42,745	\$1,511,759	97		
6	Heat Wave	Relatively Low	Relatively Low	\$252	\$1	\$570,740	\$570,993	10		
7	Lightning	Relatively Moderate	Relatively Moderate	\$17,157		\$495,429	\$512,586	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.
8	Winter Weather	Relatively Low	Relatively Moderate	\$19,029	\$1,000	\$58,836	\$78,864	107		
9	Ice Storm	Relatively Low	Relatively Low	\$28,882		\$33,518	\$62,400	1		
10	Wildfire	Very Low	Very Low	\$25,719	\$43	\$3,026	\$28,788	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.
11	Drought	Very Low	Very Low		\$16,848		\$16,848	0		Declared 1 time; no Storm Events record of this type.
12	Earthquake	Very Low	Very Low	\$4,372		\$1,051	\$5,423			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Landslide	Very Low	Very Low	\$44		\$63	\$107	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).
	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-3249-WI 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).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	14 of 14
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 14
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	14 of 14
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	18, 1996 to 2026 (18 zone-level)	1 day to 5 days (median 2 days); 17 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	1, 2004 to 2004 (1 zone-level)		No crop damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	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)	112, 1956 to 2026	0.75 in to 2.75 in (median 1 in); 111 with a recorded value	2.75 in hail, 2024-07-30; same size also recorded on 1981-08-03, 2000-08-08, 2014-07-26, 2017-05-16	Hail, 2017-05-16, \$500,000 property; \$0 crops (2017 dollars)	Event records naming member places: Clayton village (9 records), Frederic village (9 records), St. Croix Falls city (8 records), Luck village (7 records), Milltown village (6 records), Amery city (5 records), Clear Lake village (5 records), Balsam Lake village (4 records), Osceola village (4 records), Dresser village (3 records); and 2 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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)	1, 1996 to 1996 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	11, 1997 to 2019 (3 zone-level)		Flash Flood, 2002-09-01, \$400,000 property; crops not reported (2002 dollars)		Event records naming member places: Clayton village (3 records), Clear Lake village (1 record), Osceola village (1 record), St. Croix Falls 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.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	0					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)	3, 2004 to 2023 (3 zone-level)	35 kt (40 mph) to 52 kt (60 mph) (median 39 kt (45 mph)); 3 with a recorded value	52 kt (60 mph) estimated gust, High Wind, 2004-04-18; NWS zone WIZ014 (POLK), zone-level: may include parts of neighboring counties	High Wind, 2010-10-26, \$25,000 property; \$0 crops, reported for the zone (2010 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	212, 1966 to 2026	43 kt (49 mph) to 83 kt (96 mph) (median 52 kt (60 mph)); 170 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2010-07-27	Thunderstorm Wind, 2005-09-12, \$4,120,000 property; crops not reported (2005 dollars)	Event records naming member places: Amery city (18 records), Luck village (15 records), Milltown village (14 records), Balsam Lake village (13 records), St. Croix Falls city (12 records), Clayton village (11 records), Centuria village (10 records), Frederic village (10 records), Osceola village (9 records), Clear Lake village (6 records); and 2 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	34, 1952 to 2024	F/EF0 to F/EF3 (median F/EF0); 34 with a recorded value	F3 tornado, 1952-06-23, 18.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide, \$2,500,000 property; crops not recorded (1952 dollars), 2 direct deaths, 6 direct injuries	Tornado, 1953-05-10, \$2,500,000 property; crops not recorded (1953 dollars)	Event records naming member places: Luck village (4 records), Balsam Lake village (3 records), Centuria village (3 records), Turtle Lake village (3 records), Clayton village (2 records), Clear Lake village (2 records), Amery city (1 record), Dresser village (1 record), Milltown village (1 record), St. Croix Falls city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	107, 1996 to 2026 (107 zone-level)		No damage reported in 107 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/>

Supports B1-d: previous occurrences

Declaration rows10

Counted incidents7

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
2020-04-04	2020-01-20	DR-4520-WI	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$543,465.89		
2020-03-13	2020-01-20	EM-3454-WI	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4520
2019-08-27	2019-07-18	DR-4459-WI	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$3,253,477.81		
2005-09-13	2005-08-29	EM-3249-WI	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2002-09-10	2002-09-02	DR-1432-WI	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Tornado (primary); also designated: Inland Flooding	\$413,898.02		
2001-05-11	2001-04-10	DR-1369-WI	Major disaster	FLOODING, SEVERE STORMS AND TORNADOES	Inland Flooding (primary); also designated: Tornado, Winter Weather	\$1,437,617.52		
2000-06-24	2000-05-26	DR-1332-WI	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$377,939.25		
1977-10-03	1977-08-05	EM-3048-WI	Emergency	WINDS, HAIL & RAIN	Hail	none found		
1976-06-17	1976-06-17	EM-3014-WI	Emergency	DROUGHT	Drought	none found		
1965-04-21	1965-04-21	DR-192-WI	Major disaster	TORNADOES, SEVERE STORMS & FLOODING	Tornado (primary); also designated: 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)

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$18,012.45

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4276-WI	2016-08-09	SEVERE STORMS AND FLOODING	Namakagon, Town of	\$9,728.74
DR-1284-WI	1999-08-16	WI-FLOOD-07/20/99	Namakagon, Town of	\$8,283.71

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.

SOURCESFEMA, 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: 1 row, \$87,788.41**

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4383	2018-08-10	Merit Network, Inc.	Washtenaw County	\$87,788.41	county field is a county of another state and the applicant name does not identify a place in the declaring state

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

SOURCEFEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)**Previous occurrences by hazard, with explicit no-event rows**

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	19	1	2	3	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, 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	112	5	8	18	1	0	1955 to 2026-06-30	
Heat Wave	10	0	0	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	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	11	0	0	0	5	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	215	9	8	34	1	0	1955 to 2026-06-30	Includes 2 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tornado	34	0	1	2	5	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	107	9	6	32	1	0	1996 to 2026-06-30	

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-07-30	Hail	2.75 in	\$0 property; \$0 crops (2024 dollars)	0, 0	CLEAR LAKE	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Hail
2017-05-16	Hail	2.75 in	\$500,000 property; \$0 crops (2017 dollars)	0, 0	CLAYTON to LITTLE FALLS		B1-c most damaging: Hail
2010-10-26	High Wind	35 kt (40 mph) estimated sustained	\$25,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone WIZ014 (POLK), zone-level: may include parts of neighboring counties		B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)
2010-07-27	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$80,000 property; \$0 crops (2010 dollars)	0, 0	CUSHING to LUCK		B1-c worst recorded: Thunderstorm Wind
2005-09-12	Thunderstorm Wind	75 kt (86 mph) estimated gust	\$4,120,000 property; crops not reported (2005 dollars)	0, 0	AMERY		B1-c most damaging: Thunderstorm Wind
2004-04-18	High Wind	52 kt (60 mph) estimated gust	damage not reported	0, 0	NWS zone WIZ014 (POLK), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2002-09-01	Flash Flood		\$400,000 property; crops not reported (2002 dollars)	0, 0	OSCEOLA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2001-08-04	Heat		damage not reported	0, 0	NWS zone WIZ014 (POLK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat

				Direct deaths, injuries			
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	<i>indirect not counted</i>	Location	Flags	Why listed
1996-01-31	Cold/Wind Chill		damage not reported	0, 0	NWS zone WIZ014 (POLK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1966-07-10	Tornado	F2, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide	\$250,000 property; crops not recorded (1966 dollars)	0, 2	location not recorded		deaths or injuries recorded
1953-05-10	Tornado	F2, 31.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$2,500,000 property; crops not recorded (1953 dollars)	2, 9	location not recorded		deaths or injuries recorded
1952-06-23	Tornado	F3, 18.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$2,500,000 property; crops not recorded (1952 dollars)	2, 6	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (509 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)

1 Fire Management declaration (1980-04-24 to 1980-04-24) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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.

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	9.47	event-days per year	about 9.47 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	180	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 9.47 cold 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 9 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	2.25	event-days per year	about 2.25 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	105	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000249	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0249%			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	4.47	events per year	about 4.47 per year	Highly likely	FEMA annualized frequency (modeled)	170.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2	event-days per year	about 2 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	28	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2 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 6 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	0.342	event-days per year	about 0.342 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	23	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.357	event-days per year	about 0.357 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	10	1996 to 2023 (28 years)	see B1-f	
Landslide	0.258	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	33.4	days per year with a strike	about 33.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.21	events per year	about 3.21 per year	Highly likely	FEMA annualized frequency (modeled)	123	1986 to 2023 (38 years)	countywide	
Tornado	0.44	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				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	0.000164	annual probability at a location	chance a given location in the county burns in a year: 0.0164%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	17.1	event-days per year	about 17.1 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	324	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	44	30	1.47
Hail	2.00 in+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	144	30	4.8
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	8	30	0.267
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	21	30	0.7
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 14				Not Applicable 14	
Coastal Flooding	0 of 14				Not Applicable 14	
Cold Wave	14 of 14	84.3	96.1	99.1	Very High 9, Relatively High 5	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	14 of 14	74.8	79.7	83.1	Relatively Low 10, Very Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	14 of 14	0.6	3.0	6.0	Very Low 14	
Hail	14 of 14	80.0	91.8	97.0	Relatively High 11, Relatively Moderate 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	14 of 14	23.9	53.1	74.7	Relatively Moderate 5, Relatively Low 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.
Hurricane	0 of 14				Not Applicable 14	
Ice Storm	14 of 14	25.7	50.4	65.4	Relatively Low 11, Very 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.
Inland Flooding	14 of 14	10.0	48.0	77.7	Relatively Moderate 7, Relatively Low 5, Very Low 2	
Landslide	14 of 14	39.5	56.3	70.9	Very Low 14	
Lightning	14 of 14	58.3	86.2	96.7	Very High 2, Relatively High 9, Relatively Moderate 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	14 of 14	77.4	94.0	98.9	Very High 2, Relatively High 10, Relatively Moderate 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	14 of 14	56.5	78.6	95.3	Very High 2, Relatively High 8, Relatively Moderate 4	
Tsunami	0 of 14				Not Applicable 14	
Volcanic Activity	0 of 14				Not Applicable 14	
Wildfire	14 of 14	59.1	70.1	83.3	Relatively Low 10, Very Low 4	

Hazard	Tracts rated of all	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Winter Weather	14 of 14	48.6	70.1	84.5	Relatively High 2, Relatively Moderate 12	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
Polk County	County	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 1	\$864,660.85	0; 0	Includes \$77,326.55 for declarations not counted as hazard incidents (DR-4520-WI).
Amery city	City	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$6,200.39	24; 2	
Balsam Lake village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$27,666.24	20; 1	
Centuria village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$19,034.08	14; 1	
Clayton village	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$9,618.31	25; 1	
Clear Lake village	Town	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	14; no approved plan	
Dresser village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$2,909.40	10; 0	
Frederic village	Village	Plan 110723 approved 2025-04-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	19; no approved plan	
Luck village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$34,656.50	26; 2	
Milltown village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	none found	21; 1	
Osceola village	Village	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 1	\$261,614.04	14; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
St. Croix Falls city	City	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$25,099.23	22; 3	
Turtle Lake village	Village	Approved, expires 2029-01-23	FMA RL 0, SRL 0; any 0	none found	9; 0	

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	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	EAL population equivalence	EAL as % of exposure	Storm Events damage since 2025-04-30	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$14,283,774,918	\$178,065,746	44,964	\$20	\$912	\$7,386,997	under 0.0001%		\$0		
Drought		\$58,440,013			\$16,848		0.0288% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$23,806,234,854		44,977	\$4,372		\$1,051	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-04-30 <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
Hail	\$14,283,774,918	\$178,065,746	44,964	\$1,338,614	\$130,399	\$42,745	0.00937%	\$0			
Heat Wave	\$14,283,774,918	\$178,065,746	44,964	\$252	\$1	\$570,740	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$14,283,774,918		44,964	\$28,882		\$33,518	0.000202%				
Inland Flooding	\$14,251,594,204	\$1,433,765	524	\$7,655,460	\$3,301	\$5,891	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$260,552,052		791	\$44		\$63	under 0.0001%				
Lightning	\$14,283,774,918		44,964	\$17,157		\$495,429	0.00012%				
Strong Wind	\$14,283,774,918	\$178,065,746	44,964	\$1,111,877	\$75,043	\$700,269	0.00778%	\$0			
Tornado	\$14,283,774,918	\$178,065,746	44,964	\$1,656,011	\$3,569	\$1,612,124	0.0116%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,058,983,237	\$35,153,224	10,203	\$25,719	\$43	\$3,026	0.00125%				
Winter Weather	\$14,283,774,918	\$178,065,746	44,964	\$19,029	\$1,000	\$58,836	0.000133%		\$0		

Totals since 2025-04-30 (Storm Events through 2026-06-30): 14 county-coded records, 14 with a damage value recorded (including \$0), \$0; 10 zone-level records, 10 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	44,964
Building value (total, not at risk)	\$14,283,774,918
Agriculture value (total, not at risk)	\$178,065,746
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$12,088,553
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)	\$10,910,689
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	2	Severe repetitive loss, NFIP insurance definition	0

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

SOURCES

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

Repeat-flood properties: county and state-level rows

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	2	0	2	0	2
OSCEOLA, VILLAGE OF	0	0	1	0	1	0	1
POLK COUNTY *	0	0	1	0	1	0	1
State level, not in this county: county not reported	0	0	2	0	2	0	0

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Polk County	550577	0	0	1	0	1	0	1	
Amery city	550332	0	0	0	0	0	0	0	
Balsam Lake village	550333	0	0	0	0	0	0	0	
Centuria village	550543	0	0	0	0	0	0	0	
Clayton village	550535	0	0	0	0	0	0	0	
Clear Lake village	550545	0	0	0	0	0	0	0	
Dresser village	550544	0	0	0	0	0	0	0	
Frederic village	550334	0	0	0	0	0	0	0	
Luck village	550335	0	0	0	0	0	0	0	
Milltown village	550546	0	0	0	0	0	0	0	
Osceola village	550336	0	0	1	0	1	0	1	
St. Croix Falls city	550337	0	0	0	0	0	0	0	
Turtle Lake village	550438	0	0	0	0	0	0	0	

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

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

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**County repeat-flood properties by occupancy group**

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

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's 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 2 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

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_WI_55095. Preview: automated baseline.