

# Cook County, MN

Risk-assessment baseline packet

County FIPS: 27031    Release: 2026-10    Data as of: 2026-09-30    Storm Events data through: 2026-06-30

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## Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-03. Plan: Cook County & Grand Portage Reservation 2025 Hazard Mitigation Plan (FEMA plan 111427), approved 2026-05-04.

Since the plan was approved on 2026-05-04: 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): Inland Flooding (\$2,108,002 a year), Cold Wave (\$1,310,966) and Lightning (\$543,496).

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; 27031 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 2031-05-03

Approved:2026-05-04

Plan:Cook County & Grand Portage Reservation 2025 Hazard Mitigation Plan (FEMA plan 111427)

Days to expiry:1,676

What changed since your last plan (approved 2026-05-04)

New federal declarations:none

Repetitive loss now:FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1

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

Storm Events records since approval:0 records (data through 2026-06-30)

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

| Jurisdiction                                 | Type   | Status                       | Plan                                                                                   | Approved   | Expires    | Days to expiry<br><small>negative = days since expiry</small> |
|----------------------------------------------|--------|------------------------------|----------------------------------------------------------------------------------------|------------|------------|---------------------------------------------------------------|
| Cook County                                  | County | Approved, expires 2031-05-03 | Cook County & Grand Portage Reservation 2025 Hazard Mitigation Plan (FEMA plan 111427) | 2026-05-04 | 2031-05-03 | 1,676                                                         |
| Grand Marais city                            | City   | Approved, expires 2031-05-03 | Cook County & Grand Portage Reservation 2025 Hazard Mitigation Plan (FEMA plan 111427) | 2026-05-04 | 2031-05-03 | 1,676                                                         |
| Grand Portage Band of Lake Superior Chippewa | Tribal | Approved, expires 2031-05-03 | Cook County & Grand Portage Reservation 2025 Hazard Mitigation Plan (FEMA plan 111427) | 2026-05-04 | 2031-05-03 | 1,676                                                         |

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<br>by EAL | Hazard           | NRI risk<br>rating  | EAL rating          | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property<br/>damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                          |
|----------------|------------------|---------------------|---------------------|------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland Flooding  | Very Low            | Very Low            | \$2,108,002                                          | \$0                                                    | \$0                                                                                                         | \$2,108,002                                                    | 20                                                             |                                                                                                                                     |
| 2              | Cold Wave        | Relatively Low      | Relatively Moderate | \$1,244                                              | \$1,825                                                | \$1,307,897                                                                                                 | \$1,310,966                                                    | 66                                                             | Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor). |
| 3              | Lightning        | Relatively Moderate | Relatively Moderate | \$5,282                                              | n/a                                                    | \$538,214                                                                                                   | \$543,496                                                      | 3                                                              |                                                                                                                                     |
| 4              | Wildfire         | Relatively Low      | Relatively Low      | \$330,665                                            | \$9                                                    | \$12,189                                                                                                    | \$342,863                                                      | 5                                                              |                                                                                                                                     |
| 5              | Strong Wind      | Very Low            | Very Low            | \$3,919                                              | \$101                                                  | \$56,970                                                                                                    | \$60,989                                                       | 46                                                             | Includes 11 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).           |
| 6              | Winter Weather   | Relatively Low      | Relatively Low      | \$1,578                                              | \$4                                                    | \$59,337                                                                                                    | \$60,919                                                       | 165                                                            |                                                                                                                                     |
| 7              | Heat Wave        | Very Low            | Very Low            | \$36                                                 | under \$1                                              | \$10,832                                                                                                    | \$10,868                                                       | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                            |
| 8              | Drought          | Very Low            | Very Low            | n/a                                                  | \$5,658                                                | n/a                                                                                                         | \$5,658                                                        | 40                                                             |                                                                                                                                     |
| 9              | Tornado          | Very Low            | Very Low            | \$3,087                                              | \$1                                                    | \$2,475                                                                                                     | \$5,563                                                        | 2                                                              |                                                                                                                                     |
| 10             | Ice Storm        | Very Low            | Very Low            | \$5,167                                              | n/a                                                    | \$360                                                                                                       | \$5,526                                                        | 10                                                             |                                                                                                                                     |
| 11             | Hail             | Very Low            | Very Low            | \$4,586                                              | \$6                                                    | \$194                                                                                                       | \$4,786                                                        | 22                                                             |                                                                                                                                     |
| 12             | Landslide        | Very Low            | Very Low            | \$111                                                | n/a                                                    | \$402                                                                                                       | \$513                                                          | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                            |
| 13             | Coastal Flooding | Very Low            | Very Low            | under \$1                                            | n/a                                                    | \$0                                                                                                         | under \$1                                                      | 1                                                              |                                                                                                                                     |

| Rank<br>by EAL | Hazard     | NRI risk<br>rating   | EAL rating                   | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property<br/>damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                               |
|----------------|------------|----------------------|------------------------------|------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| 14             | Earthquake | No Rating            | No Expected<br>Annual Losses | \$0                                                  | n/a                                                    | \$0                                                                                                         | \$0                                                            |                                                                | Storm Events does not record earthquakes.                                |
| 15             | Hurricane  | No Rating            | No Expected<br>Annual Losses | \$0                                                  | \$0                                                    | \$0                                                                                                         | \$0                                                            | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
|                | Tsunami    | Insufficient<br>Data | Insufficient Data            | n/a                                                  | n/a                                                    | n/a                                                                                                         | n/a                                                            | 0                                                              | 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 landslide and tsunami 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 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.

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

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

Source: 5

| Hazard     | Highest-rated census tracts<br><i>NRI risk rating, score 0 to 100</i>                                                    |
|------------|--------------------------------------------------------------------------------------------------------------------------|
| Earthquake | no tract has a National Risk Index rating for this hazard                                                                |
| Hurricane  | no tract has a National Risk Index rating for this hazard                                                                |
| Landslide  | tract 4801.02 (Relatively Low, 87.2); tract 4801.01 (Relatively Low, 86.5); tract 4802 (Very Low, 61.7)                  |
| Tornado    | tract 4801.02 (Very Low, 6.8); tract 4802 (Very Low, 3.7); tract 4801.01 (Very Low, 3.6)                                 |
| Tsunami    | no tract has a National Risk Index rating for this hazard                                                                |
| Wildfire   | tract 4801.01 (Relatively High, 96.6); tract 4801.02 (Relatively Moderate, 95.3); tract 4802 (Relatively Moderate, 92.5) |

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 4801.02 is Census Tract 4801.02). 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<br><i>count and years</i>        | Observed range                                                  | Worst recorded event                                                                                                     | Most damaging<br>(when different) | How it applies to jurisdictions                                                | Note                                                                                                                                                                                                          |
|---------------------------------------------------|-------------------------------------------|------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal Flood, Storm Surge/ Tide                  | none in data (flood depth: FIRM)          | 1 record, 2019 (1 zone-level)            |                                                                 | No damage reported in 1 record.                                                                                          |                                   | Countywide (zone-level records).                                               | Flood depth: see the FEMA Flood Insurance Rate Map.                                                                                                                                                           |
| Cold/Wind Chill, Extreme Cold/Wind Chill          | wind chill                                | 65 records, 1997 to 2026 (65 zone-level) | 1 day to 6 days (median 2 days); 47 with a recorded value       | 6 consecutive days, 2013-12-28 to 2014-01-02, zone-level                                                                 |                                   | Countywide (zone-level records).                                               |                                                                                                                                                                                                               |
| Frost/Freeze (outside NRI's Cold Wave definition) | crop damage                               | 1 record, 2011 (1 zone-level)            |                                                                 | No crop damage reported in 1 record.                                                                                     |                                   | Countywide (zone-level records).                                               |                                                                                                                                                                                                               |
| Drought                                           | U.S. Drought Monitor scale (D0 to D4)     | 40 records, 2006 to 2024 (40 zone-level) | 8 days to 391 days (median 233.5 days); 6 with a recorded value | 391 days (about 12.8 months), 2006-09-05 to 2007-09-30, a run of 13 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)                        | 25 records, 1984 to 2023                 | 0.75 in to 3 in (median 1 in); 25 with a recorded value         | 3 in hail, 1984-06-25                                                                                                    |                                   | Event records naming jurisdictions in the plan: Grand Marais city (3 records). |                                                                                                                                                                                                               |
| Excessive Heat, Heat                              | heat index (in event narratives)          | 0                                        |                                                                 |                                                                                                                          |                                   |                                                                                |                                                                                                                                                                                                               |
| 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)       | 10 records, 1997 to 2025 (10 zone-level) |                                                                 | No damage reported in 10 records.                                                                                        |                                   | Countywide (zone-level records).                                               |                                                                                                                                                                                                               |
| Flash Flood, Flood, Lakeshore Flood               | damage and flood days (flood depth: FIRM) | 20 records, 1999 to 2025                 |                                                                 | Flash Flood, 2008-06-06, \$900,000 property; \$0 crops (2008 dollars)                                                    |                                   | No event record names a jurisdiction in the plan.                              | Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most. |
| Debris Flow                                       | none (count and damage only)              | 0                                        |                                                                 |                                                                                                                          |                                   |                                                                                |                                                                                                                                                                                                               |

| Hazard                                                                      | Scale                                                                              | Records<br><i>count and years</i>          | Observed range                                                                     | Worst recorded event                                                                                  | Most damaging<br>(when different)                                                 | How it applies to jurisdictions                                                | Note                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lightning                                                                   | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 3 records, 1996 to 2025                    |                                                                                    | Lightning, 1996-08-06, damage not reported, 1 direct death, 1 direct injury                           | Lightning, 2025-09-08, \$20,000 property; \$0 crops (2025 dollars)                | Event records naming jurisdictions in the plan: Grand Marais city (2 records). | Storm Events lists lightning with damage or casualties.                                                                                                                                                              |
| High Wind and Strong Wind (outside NRI's Strong Wind definition)            | wind speed (kt and mph)                                                            | 15 records, 1999 to 2026 (15 zone-level)   | 46 kt (53 mph) to 63 kt (72 mph) (median 53 kt (61 mph)); 13 with a recorded value | 63 kt (72 mph) measured gust, High Wind, 2021-04-19; NWS zone MNZ021                                  | Strong Wind, 2024-11-11, \$100,000 property; \$0 crops (zone total, 2024 dollars) | Countywide (zone-level records).                                               | Speeds under 20 kt (likely entry errors) are left out of the observed range.                                                                                                                                         |
| Thunderstorm Wind                                                           | wind speed (kt and mph)                                                            | 33 records, 1983 to 2025                   | 50 kt (58 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 31 with a recorded value | 70 kt (81 mph) estimated gust, Thunderstorm Wind, 2016-07-21                                          |                                                                                   | Event records naming jurisdictions in the plan: Grand Marais city (6 records). |                                                                                                                                                                                                                      |
| Tornado                                                                     | Enhanced Fujita (Fujita before Feb 2007)                                           | 4 records, 1991 to 2021                    | F/EF0 to F/EF2 (median F/EF0); 3 with a recorded value                             | EF2 tornado, 2021-10-10, 4 mi within this county, 500 yd wide, \$0 property; \$0 crops (2021 dollars) |                                                                                   | No event record names a jurisdiction in the plan.                              | 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). |
| Tsunami                                                                     | none (count and damage only)                                                       | 0                                          |                                                                                    |                                                                                                       |                                                                                   |                                                                                |                                                                                                                                                                                                                      |
| Wildfire                                                                    | acres burned (local data)                                                          | 5 records, 2006 to 2021 (5 zone-level)     |                                                                                    | No damage reported in 5 records.                                                                      |                                                                                   | Countywide (zone-level records).                                               |                                                                                                                                                                                                                      |
| Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet | none in data (snowfall: local data)                                                | 165 records, 1996 to 2026 (165 zone-level) |                                                                                    | Blizzard, 2020-12-23, \$5,000 property; \$0 crops (2020 dollars); NWS zone MNZ021                     |                                                                                   | 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, lightning and tsunami.

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: 10 declarations covering 7 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<br><i>federal share obligated, nominal dollars</i> | Flags               | Notes                    |
|------------|----------------|-------------|----------------|--------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------|--------------------------|
| 2024-06-28 | 2024-06-16     | DR-4797-MN  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | \$252,227.15                                                                | within last 5 years |                          |
| 2022-07-13 | 2022-04-22     | DR-4659-MN  | Major disaster | Severe Storms, Straight-Line Winds, and Flooding | Inland Flooding (primary); also designated: Strong Wind              | \$15,478.92                                                                 | within last 5 years |                          |
| 2020-04-07 | 2020-01-20     | DR-4531-MN  | Major disaster | COVID-19 Pandemic                                | Non-natural, not counted                                             | \$134,253.94                                                                |                     |                          |
| 2020-03-13 | 2020-01-20     | EM-3453-MN  | Emergency      | COVID-19                                         | Non-natural, not counted                                             | no Public Assistance recorded                                               |                     | same incident as DR-4531 |
| 2012-07-06 | 2012-06-14     | DR-4069-MN  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | \$49,070.73                                                                 |                     |                          |
| 2009-04-09 | 2009-03-16     | DR-1830-MN  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | \$74,555.07                                                                 |                     |                          |
| 2008-06-25 | 2008-06-06     | DR-1772-MN  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | \$484,604.33                                                                |                     |                          |
| 2005-09-13 | 2005-08-29     | EM-3242-MN  | Emergency      | Hurricane Katrina Evacuation                     | Hurricane: evacuation support, not a local hazard event; not counted | no Public Assistance recorded                                               |                     |                          |
| 1999-07-28 | 1999-07-04     | DR-1283-MN  | Major disaster | Severe Storms, Winds, and Flooding               | Inland Flooding                                                      | \$824,292.04                                                                |                     |                          |
| 1976-06-17 | 1976-06-17     | EM-3013-MN  | Emergency      | Drought                                          | Drought                                                              | no Public Assistance recorded                                               |                     |                          |

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

### Statewide declarations

Source: 2

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

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

7 Fire Management declarations (1976-09-08 to 1976-10-01) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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

Source: 3

## Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| <b>Hazard</b>    | <b>Storm Events records,<br/>all years on file<br/><i>(years in the Period column)</i></b> | <b>Since plan<br/>approval<br/><i>records</i></b> | <b>In the 12 months before<br/>plan approval<br/><i>records</i></b> | <b>Last 5<br/>years<br/><i>records</i></b> | <b>Declared incidents,<br/>all years<br/><i>separate disasters</i></b> | <b>Declared since<br/>approval<br/><i>separate disasters</i></b> | <b>Period</b>      | <b>Statement</b>                                                                     |
|------------------|--------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|
| Coastal Flooding | 1                                                                                          | 0                                                 | 0                                                                   | 0                                          | 0                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |
| Cold Wave        | 66                                                                                         | 0                                                 | 2                                                                   | 15                                         | 0                                                                      | 0                                                                | 1996 to 2026-06-30 | Includes 1 Frost/Freeze record.                                                      |
| Drought          | 40                                                                                         | 0                                                 | 0                                                                   | 8                                          | 1                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |
| Earthquake       | 0                                                                                          | 0                                                 | 0                                                                   | 0                                          | 0                                                                      | 0                                                                |                    | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |
| Hail             | 25                                                                                         | 0                                                 | 0                                                                   | 4                                          | 0                                                                      | 0                                                                | 1955 to 2026-06-30 |                                                                                      |
| Heat Wave        | 0                                                                                          | 0                                                 | 0                                                                   | 0                                          | 0                                                                      | 0                                                                | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| 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        | 10                                                                                         | 0                                                 | 0                                                                   | 2                                          | 0                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |
| Inland Flooding  | 20                                                                                         | 0                                                 | 3                                                                   | 8                                          | 6                                                                      | 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        | 3                                                                                          | 0                                                 | 1                                                                   | 1                                          | 0                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |
| Strong Wind      | 48                                                                                         | 0                                                 | 7                                                                   | 17                                         | 1                                                                      | 0                                                                | 1955 to 2026-06-30 | Includes 11 High Wind and 4 Strong Wind records.                                     |
| Tornado          | 4                                                                                          | 0                                                 | 0                                                                   | 1                                          | 0                                                                      | 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                       |
| Wildfire         | 5                                                                                          | 0                                                 | 0                                                                   | 0                                          | 0                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |
| Winter Weather   | 165                                                                                        | 0                                                 | 8                                                                   | 51                                         | 0                                                                      | 0                                                                | 1996 to 2026-06-30 |                                                                                      |

## Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type        | Magnitude or extent                       | Damage<br><i>nominal dollars</i>                       | Deaths,<br>injuries<br><i>direct only</i> | Location                                                    | Flags                                                      | Why listed                                                                                       |
|------------|-------------------|-------------------------------------------|--------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 2025-09-08 | Lightning         |                                           | \$20,000 property; \$0 crops (2025 dollars)            | 0, 0                                      | MARAIS                                                      | in the 12 months before plan approval; within last 5 years | B1-c most damaging: Lightning                                                                    |
| 2021-10-10 | Tornado           | EF2, 4 mi within this county, 500 yd wide | \$0 property; \$0 crops (2021 dollars)                 | 0, 0                                      | HOVLAND                                                     | within last 5 years                                        | B1-c worst recorded: Tornado                                                                     |
| 2021-04-19 | High Wind         | 63 kt (72 mph) measured gust              | \$0 property; \$0 crops (zone total, 2021 dollars)     | 0, 0                                      | NWS zone MNZ021 (SOUTHERN COOK), zone-level                 |                                                            | B1-c worst recorded: High Wind and Strong Wind                                                   |
| 2020-12-23 | Blizzard          |                                           | \$5,000 property; \$0 crops (zone total, 2020 dollars) | 0, 0                                      | NWS zone MNZ021 (SOUTHERN COOK), zone-level                 |                                                            | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 2020-05-20 | Strong Wind       | 17 kt (20 mph) measured gust              | \$0 property; \$0 crops (zone total, 2020 dollars)     | 1, 0                                      | NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level |                                                            | deaths or injuries recorded                                                                      |
| 2016-07-21 | Thunderstorm Wind | 70 kt (81 mph) estimated gust             | damage not reported                                    | 0, 0                                      | MARAIS                                                      |                                                            | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2016-06-19 | Thunderstorm Wind | 61 kt (70 mph) estimated gust             | damage not reported                                    | 1, 1                                      | MARAIS                                                      |                                                            | deaths or injuries recorded                                                                      |
| 2013-12-28 | Cold/Wind Chill   |                                           | damage not reported                                    | 0, 0                                      | NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level |                                                            | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 2008-06-06 | Flash Flood       |                                           | \$900,000 property; \$0 crops (2008 dollars)           | 0, 0                                      | HOVLAND                                                     |                                                            | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                                         |
| 2006-09-05 | Drought           |                                           | damage not reported                                    | 0, 0                                      | NWS zone MNZ021 (SOUTHERN COOK), zone-level                 |                                                            | B1-c worst recorded: Drought                                                                     |
| 1996-08-06 | Lightning         |                                           | damage not reported                                    | 1, 1                                      | GRAND MARAIS                                                |                                                            | deaths or injuries recorded                                                                      |
| 1984-06-25 | Hail              | 3 in                                      | damage not recorded (pre-1996 record)                  | 0, 0                                      | location not recorded                                       |                                                            | B1-c worst recorded: Hail                                                                        |

The full list is in the Excel file, sheet "B1-d Storm Events history" (387 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)<br><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                                                                                                                    |
|------------------|------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------|
| Coastal Flooding | 0.000000178                                                | events per year at a location (modeled) | about 0.00000018 per year at a given location in the county                                | Possible   | Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)     | not shown                                                                                                | modeled                                    | see B1-f   |                                                                                                                         |
| Cold Wave        | 17.7                                                       | event-days per year                     | about 17.7 days per year                                                                   | Likely     | Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)   | 163                                                                                                      | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Drought          | 17.5                                                       | event-days per year                     | about 17.5 days per year                                                                   | Likely     | Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)    | 448                                                                                                      | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide |                                                                                                                         |
| Earthquake       | 0.000058                                                   | annual probability at a location        | chance a given location in the county has at least minor-damage shaking in a year: 0.0058% |            |                                                                 | not shown                                                                                                | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                               |
| Hail             | 0.118                                                      | events per year                         | about 1 in 8 years                                                                         | Likely     | FEMA annualized frequency (modeled)                             | 4.6 (modeled)                                                                                            | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |
| Heat Wave        | 0.209                                                      | event-days per year                     | about 0.209 days per year                                                                  |            | Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)     | 2.42                                                                                                     | 2005-11-12 to 2024-11-12 (19 years)        | countywide | No Storm Events heat wave record, 1996 to 2025                                                                          |
| Hurricane        | 0                                                          | events per year                         | none modeled                                                                               | Unlikely   | FEMA annualized frequency (modeled)                             | 0                                                                                                        | 1851 to 2024 (Atlantic)                    | see B1-f   | NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d. |
| Ice Storm        | 0.0843                                                     | event-days per year                     | about 0.0843 days per year                                                                 | Likely     | Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)  | 3                                                                                                        | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                         |
| Inland Flooding  | 0.429                                                      | event-days per year                     | about 0.429 days per year                                                                  | Likely     | Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%) | 12                                                                                                       | 1996 to 2023 (28 years)                    | see B1-f   |                                                                                                                         |

| Hazard         | FEMA annualized frequency (modeled)<br><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                                               |
|----------------|------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------|---------------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|----------------------------------------------------|
| Landslide      | 1.21                                                       | events per year (modeled)                                                         | about 1.21 per year                                           | Highly likely | FEMA annualized frequency (modeled)                            | not shown                                                                                                | modeled                                   | see B1-f   |                                                    |
| Lightning      | 22.8                                                       | days per year with a strike                                                       | about 22.8 days per year                                      | Highly likely | FEMA annualized frequency (modeled)                            | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)            | countywide |                                                    |
| Strong Wind    | 0.142                                                      | events per year                                                                   | about 1 in 7 years                                            | Likely        | FEMA annualized frequency (modeled)                            | 3                                                                                                        | 1986 to 2023 (38 years)                   | countywide |                                                    |
| Tornado        | 0.0531                                                     | events per year                                                                   | about 1 in 19 years                                           | Possible      | FEMA annualized frequency (modeled)                            | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                    |
| Tsunami        |                                                            | annual probability at the most exposed location (used in place of a county value) |                                                               |               | Storm Events records in 0 of 30 years, 1996 to 2025 (0%)       | not shown                                                                                                | modeled                                   | see B1-f   | No descriptor: no Storm Events record 1996 to 2025 |
| Wildfire       | 0.00265                                                    | annual probability at a location                                                  | chance a given location in the county burns in a year: 0.265% | Likely        | Storm Events records in 3 of 30 years, 1996 to 2025 (10%)      | not shown                                                                                                | modeled                                   | see B1-f   |                                                    |
| Winter Weather | 24.8                                                       | event-days per year                                                               | about 24.8 days per year                                      | Highly likely | Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%) | 226                                                                                                      | 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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 11                                    | 30              | 0.367                                    |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 30                                    | 30              | 1                                        |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |

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

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

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

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

### Range of census tract risk within the county

Source: 5

| Hazard           | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                         |
|------------------|-------------------------------|--------------------------|--------|------|------------------------------------------|
|                  |                               | Min                      | Median | Max  |                                          |
| Coastal Flooding | 3 of 3                        | 68.4                     | 68.4   | 68.4 | Very Low 3                               |
| Cold Wave        | 3 of 3                        | 93.4                     | 95.6   | 95.8 | Very High 2, Relatively High 1           |
| Drought          | 1 of 3                        | 85.3                     | 85.3   | 85.3 | Relatively Low 1, No Rating 2            |
| Earthquake       | 0 of 3                        |                          |        |      | No Rating 3                              |
| Hail             | 3 of 3                        | 20.0                     | 20.5   | 35.6 | Very Low 3                               |
| Heat Wave        | 3 of 3                        | 4.4                      | 5.1    | 5.3  | Very Low 3                               |
| Hurricane        | 0 of 3                        |                          |        |      | No Rating 3                              |
| Ice Storm        | 3 of 3                        | 20.5                     | 29.9   | 30.5 | Very Low 3                               |
| Inland Flooding  | 3 of 3                        | 34.1                     | 71.6   | 76.1 | Relatively Moderate 2, Relatively Low 1  |
| Landslide        | 3 of 3                        | 61.7                     | 86.5   | 87.2 | Relatively Low 2, Very Low 1             |
| Lightning        | 3 of 3                        | 99.5                     | 99.7   | 99.8 | Very High 3                              |
| Strong Wind      | 3 of 3                        | 46.4                     | 56.2   | 64.3 | Relatively Moderate 2, Relatively Low 1  |
| Tornado          | 3 of 3                        | 3.6                      | 3.7    | 6.8  | Very Low 3                               |
| Tsunami          | 0 of 3                        |                          |        |      | Insufficient Data 3                      |
| Wildfire         | 3 of 3                        | 92.5                     | 95.3   | 96.6 | Relatively High 1, Relatively Moderate 2 |
| Winter Weather   | 3 of 3                        | 92.0                     | 94.3   | 94.5 | Relatively High 3                        |

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

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

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

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

This county has 3 census tracts; the minimum, median and maximum come from those 3.

## Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

| Jurisdiction      | Type   | Plan status                  | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance to this jurisdiction<br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since its plan</i> | Notes                                                                                |
|-------------------|--------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Cook County       | County | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 1                                                               | \$619,758.02                                                                                                                      | 0 total; 0 since its plan                                           | Includes \$134,253.94 for declarations not counted as hazard incidents (DR-4531-MN). |
| Grand Marais city | City   | Approved, expires 2031-05-03 | FMA RL 0, SRL 0; any 0                                                               | \$124,315.01                                                                                                                      | 11 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).

School districts and special districts get a plan clock row only.

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<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year; not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2026-05-04<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                            |
|------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| Coastal Flooding | \$101,289,960                               | n/a                                            | 0                                   | under \$1                                        | n/a                                                | \$0                                                                                              | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Cold Wave        | \$2,713,121,563                             | \$490,543                                      | 5,590                               | \$1,244                                          | \$1,825                                            | \$1,307,897                                                                                      | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Drought          | n/a                                         | \$407,164                                      | n/a                                 | n/a                                              | \$5,658                                            | n/a                                                                                              | 1.39% (agriculture)                                               |                                                                                                           |                                                                                   |                                                                  | NRI has no building exposure for this hazard; agriculture shown |

| <b>Hazard</b>   | <b>Building exposure</b><br><i>modeled dollars</i> | <b>Agriculture exposure</b><br><i>modeled dollars</i> | <b>Population exposed</b><br><i>people</i> | <b>EAL buildings</b><br><i>modeled dollars per year</i> | <b>EAL agriculture</b><br><i>modeled dollars per year</i> | <b>Cost of expected deaths and injuries</b><br><i>FEMA's dollar value per year, not property damage</i> | <b>EAL as % of exposure</b><br><i>buildings; agriculture where noted</i> | <b>Storm Events damage since 2026-05-04</b><br><i>county-coded records, property plus crops, nominal dollars</i> | <b>Zone-level damage since plan</b><br><i>property plus crops, reported for the zone</i> | <b>Public Assistance since plan</b><br><i>nominal dollars; see note</i> | <b>Note</b>                                                                                                                                                               |
|-----------------|----------------------------------------------------|-------------------------------------------------------|--------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Earthquake      | \$4,533,312,197                                    | n/a                                                   | 5,600                                      | \$0                                                     | n/a                                                       | \$0                                                                                                     | 0%                                                                       |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Hail            | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$4,586                                                 | \$6                                                       | \$194                                                                                                   | 0.000169%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Heat Wave       | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$36                                                    | under \$1                                                 | \$10,832                                                                                                | under 0.0001%                                                            |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Hurricane       | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$0                                                     | \$0                                                       | \$0                                                                                                     | 0%                                                                       |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Ice Storm       | \$2,672,804,282                                    | n/a                                                   | 5,545                                      | \$5,167                                                 | n/a                                                       | \$360                                                                                                   | 0.000193%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Inland Flooding | \$2,687,328,128                                    | \$0                                                   | 0                                          | \$2,108,002                                             | \$0                                                       | \$0                                                                                                     | n/a (see note)                                                           |                                                                                                                  |                                                                                          |                                                                         | NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. |
| Landslide       | \$163,817,548                                      | n/a                                                   | 248                                        | \$111                                                   | n/a                                                       | \$402                                                                                                   | under 0.0001%                                                            |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Lightning       | \$2,713,121,563                                    | n/a                                                   | 5,590                                      | \$5,282                                                 | n/a                                                       | \$538,214                                                                                               | 0.000195%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Strong Wind     | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$3,919                                                 | \$101                                                     | \$56,970                                                                                                | 0.000144%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Tornado         | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$3,087                                                 | \$1                                                       | \$2,475                                                                                                 | 0.000114%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Tsunami         | n/a                                                | n/a                                                   | n/a                                        | n/a                                                     | n/a                                                       | n/a                                                                                                     |                                                                          |                                                                                                                  |                                                                                          |                                                                         | NRI publishes no building exposure for this county                                                                                                                        |
| Wildfire        | \$1,292,924,697                                    | \$486,778                                             | 2,993                                      | \$330,665                                               | \$9                                                       | \$12,189                                                                                                | 0.0256%                                                                  |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Winter Weather  | \$2,713,121,563                                    | \$490,543                                             | 5,590                                      | \$1,578                                                 | \$4                                                       | \$59,337                                                                                                | under 0.0001%                                                            |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |

Totals since 2026-05-04 (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                                                                                                                                                                    | 5,590           |
| Building value (total, not at risk)                                                                                                                                           | \$2,713,121,563 |
| Agriculture value (total, not at risk)                                                                                                                                        | \$490,543       |
| NRI risk rating (all hazards)                                                                                                                                                 | Very Low        |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$2,471,279     |
| 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) | \$1,988,870     |
| Social vulnerability rating                                                                                                                                                   | Relatively High |
| Community resilience rating                                                                                                                                                   | Very High       |
| NRI version                                                                                                                                                                   | December 2025   |

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

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

## Supports FEMA checklist item B2-c: repetitive loss properties

### Repetitive loss in this county, both definitions

Sources: 1, 4

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 0          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 0          |
| Repetitive loss, NFIP insurance definition    | 1          | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Cook County (unincorporated area) | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |

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

Sources: 1, 4

| Jurisdiction      | NFIP community ID | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|-------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| Cook County       | 270619            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| Grand Marais city | 270089            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 1 property is NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

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## Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
  2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
  3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
  4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <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 2026-09-30, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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 2026-09-30, <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_counties_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_Gaz_cousubs_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_Gaz_place_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_Gaz_unsd_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_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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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## OpenFEMA disclaimer

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

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## Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Cook County, MN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 27031). Automated baseline. <https://hazardplain.org/mn/27031/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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