

Crow Wing County, MN

Risk-assessment baseline packet

County FIPS: 27035 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: Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413), approved 2026-05-04. Since the plan was approved on 2026-05-04: no new hazard declaration and 12 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 (\$25,581,458 a year), Cold Wave (\$8,374,084) and Tornado (\$1,938,751). 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; 27035 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	Plan:	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)
Approved:	2026-05-04	Days to expiry:	1,676

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

New federal declarations:	none	Storm Events records since approval:	12 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 17 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

						Days to expiry <i>negative = days since expiry</i>
Jurisdiction	Type	Status	Plan	Approved	Expires	
Crow Wing County	County	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Baxter city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Brainerd city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Breezy Point city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Crosby city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Crosslake city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Cuyuna city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Deerwood city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Emily city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Fifty Lakes city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Garrison city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Ironton city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Jenkins city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Manhattan Beach city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Nisswa city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Pequot Lakes city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676
Trommald city	City	Approved, expires 2031-05-03	Crow Wing County 2025 Hazard Mitigation Plan (FEMA plan 111413)	2026-05-04	2031-05-03	1,676

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$25,578,972	\$1,738	\$748	\$25,581,458	25		
2	Cold Wave	Relatively High	Relatively High	\$4,439	\$82	\$8,369,563	\$8,374,084	30		
3	Tornado	Relatively Low	Relatively Low	\$1,645,954	\$516	\$292,282	\$1,938,751	8		
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$282,082	\$2,819	\$937,021	\$1,221,922	270		Includes 1 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Hail	Relatively Moderate	Relatively Moderate	\$585,531	\$15,784	\$86,211	\$687,526	222		
6	Lightning	Relatively Moderate	Relatively Moderate	\$130,841	n/a	\$424,614	\$555,455	8		
7	Heat Wave	Relatively Low	Relatively Low	\$2,735	under \$1	\$528,131	\$530,867	2		
8	Wildfire	Relatively Low	Relatively Low	\$277,521	\$83	\$24,942	\$302,546	1		
9	Winter Weather	Relatively Low	Relatively Moderate	\$23,455	\$140	\$67,175	\$90,770	84		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Drought	Relatively Low	Relatively Low	n/a	\$88,827	n/a	\$88,827	42		
11	Ice Storm	Relatively Low	Relatively Low	\$71,005	n/a	\$16,471	\$87,476	6		
12	Earthquake	Very Low	Very Low	\$9,095	n/a	\$2,184	\$11,279			Storm Events does not record earthquakes.
13	Landslide	Relatively Low	Very Low	\$1,084	n/a	\$3,273	\$4,357	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3242-MN names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9511 (Very Low, 7.0); tract 9513.03 (Very Low, 6.8); tract 9512 (Very Low, 5.4)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9501 (Relatively Low, 93.2); tract 9517 (Relatively Low, 91.5); tract 9516 (Relatively Low, 90.3)
Tornado	tract 9517 (Relatively Moderate, 70.5); tract 9511 (Relatively Moderate, 68.8); tract 9514 (Relatively Moderate, 66.8)
Wildfire	tract 9514 (Relatively Moderate, 93.2); tract 9508.02 (Relatively Moderate, 89.5); tract 9516 (Relatively Moderate, 88.8)

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 9511 is Census Tract 9511). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	30 records, 1997 to 2026 (30 zone-level)	1 day to 4 days (median 2 days); 28 with a recorded value	4 consecutive days, 2014-01-04 to 2014-01-07, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	42 records, 2006 to 2026 (42 zone-level)	15 days to 316 days (median 120 days); 9 with a recorded value	316 days (about 10.4 months), 2023-06-20 to 2024-04-30, a run of 11 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	258 records, 1971 to 2026	0.75 in to 4 in (median 1 in); 258 with a recorded value	4 in hail, 2016-06-19	Hail, 2011-05-10, \$8,000 property; crops not reported (2011 dollars)	Event records naming jurisdictions in the plan: Brainerd city (37 records), Crosby city (17 records), Baxter city (15 records), Emily city (14 records), Nisswa city (9 records), Pequot Lakes city (8 records), Ironton city (7 records), Deerwood city (6 records), Manhattan Beach city (4 records), Fifty Lakes city (3 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2011 to 2016 (2 zone-level)	1 day to 5 days (median 3 days); 2 with a recorded value	5 consecutive days, 2011-07-16 to 2011-07-20, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	6 records, 1999 to 2016 (6 zone-level)		No damage reported in 6 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	25 records, 1996 to 2022 (2 zone-level)		Flood, 2012-06-19, \$634,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Brainerd city (6 records), Baxter city (5 records), Crosby city (2 records), Emily city (1 record), Pequot Lakes city (1 record). Zone- level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	8 records, 1997 to 2019		Lightning, 1997-07-13, \$1,500,000 property; crops not reported (1997 dollars)		Event records naming jurisdictions in the plan: Brainerd city (4 records), Jenkins city (2 records), Baxter city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	3 records, 2010 to 2015 (3 zone-level)	42 kt (48 mph) to 56 kt (64 mph) (median 43 kt (49 mph)); 3 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2015-04-02; NWS zone MNZ034	Strong Wind, 2010-10-26, \$8,000 property; \$0 crops (zone total, 2010 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	300 records, 1956 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 279 with a recorded value	87 kt (100 mph) measured, Thunderstorm Wind, 2001-06-13	Thunderstorm Wind, 1998-09-25, \$1,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Brainerd city (56 records), Baxter city (20 records), Nisswa city (18 records), Crosby city (12 records), Manhattan Beach city (11 records), Emily city (9 records), Pequot Lakes city (9 records), Deerwood city (6 records), Jenkins city (5 records), Fifty Lakes city (3 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	28 records, 1966 to 2025	F/EF0 to F/EF4 (median F/EF1); 28 with a recorded value	F4 tornado, 1969-08-06, 9.9 mi path length (whole path, pre-1996), 833 yd wide, \$2,500,000 property; crops not recorded (1969 dollars)	Tornado, 1977-08-26, \$2,500,000 property; crops not recorded (1977 dollars)	Event records naming jurisdictions in the plan: Brainerd city (2 records), Ironton city (1 record), Jenkins city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	1 record, 2026 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	84 records, 1996 to 2025 (84 zone-level)		Winter Weather, 2022-02-18, \$100,000 property; \$0 crops (2022 dollars); NWS zone MNZ034		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 13 declarations covering 10 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-08-09	2022-05-29	DR-4666-MN	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$298,531.19	within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$99,373.93		
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	\$375,602.44		
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		
2002-06-01	2002-05-31	FM-2409-MN	Fire management	Mn - by-Pass Fire - 05/31/2002	Wildfire	no Public Assistance recorded		
2001-05-16	2001-03-23	DR-1370-MN	Major disaster	Severe Winter Storms, Flooding, and Tornadoes	Inland Flooding (primary); also designated: Ice Storm, Tornado, Winter Weather	\$637,223.84		
1995-08-18	1995-07-09	DR-1064-MN	Major disaster	Severe Thunderstorms, Winds, Flooding, Tornadoes, and Heat	Inland Flooding; Tornado	no Public Assistance recorded		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	Drought	Drought	no Public Assistance recorded		
1972-08-01	1972-08-01	DR-347-MN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1969-04-18	1969-04-18	DR-255-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1966-03-22	1966-03-22	DR-215-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1965-04-11	1965-04-11	DR-188-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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

Public Assistance filed under this county for declarations that do not list it: 1 row, \$6,666.50

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4131-MN	2013-07-25	Severe Storms, Straight-Line Winds, and Flooding	RIPLEY (TOWNSHIP OF) (2)	\$6,666.50

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

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

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	30	0	1	7	0	0	1996 to 2026-06-30	
Drought	42	1	0	19	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	258	3	4	75	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	6	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	25	0	0	1	8	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	8	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	303	7	10	71	1	0	1955 to 2026-06-30	Includes 1 High Wind and 2 Strong Wind records.
Tornado	28	0	2	4	3	0	1950 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Wildfire	1	1	0	1	1	0	1996 to 2026-06-30	
Winter Weather	84	0	2	16	1	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-02-18	Winter Weather		\$100,000 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone MNZ034 (CROW WING), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2016-06-19	Hail	4 in	damage not reported	0, 0	NISSWA		B1-c worst recorded: Hail
2015-04-02	High Wind	56 kt (64 mph) measured gust	damage not reported	0, 0	NWS zone MNZ034 (CROW WING), zone-level		B1-c worst recorded: High Wind and Strong Wind
2014-01-04	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone MNZ034 (CROW WING), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
2012-06-19	Flood		\$634,000 property; \$0 crops (2012 dollars)	0, 0	CROW WING to LENNOX		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-07-16	Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MNZ034 (CROW WING), zone-level		B1-c worst recorded: Excessive Heat, Heat
2008-03-07	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2008 dollars)	1, 0	NWS zone MNZ034 (CROW WING), zone-level		deaths or injuries recorded
2001-06-13	Thunderstorm Wind	87 kt (100 mph) measured	damage not reported	0, 0	BRAINERD		B1-c worst recorded: Thunderstorm Wind
1999-07-25	Thunderstorm Wind	70 kt (81 mph), measurement type not recorded	damage not reported	0, 3	CROSS LAKE		deaths or injuries recorded
1997-07-13	Lightning		\$1,500,000 property; crops not reported (1997 dollars)	0, 0	BRAINERD		B1-c worst recorded: Lightning
1977-08-26	Tornado	F3, 17.4 mi path length (whole path, pre-1996), 33 yd wide	\$2,500,000 property; crops not recorded (1977 dollars)	0, 11	location not recorded		deaths or injuries recorded
1969-08-06	Tornado	F4, 9.9 mi path length (whole path, pre-1996), 833 yd wide	\$2,500,000 property; crops not recorded (1969 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (787 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	14.3	event-days per year	about 14.3 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	271	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	12.4	event-days per year	about 12.4 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	371	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000095	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0095%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.95	events per year	about 2.95 per year	Highly likely	FEMA annualized frequency (modeled)	111.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.53	event-days per year	about 1.53 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	25	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.27	event-days per year	about 0.27 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	19	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.571	event-days per year	about 0.571 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	16	1996 to 2023 (28 years)	see B1-f	
Landslide	0.22	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.3	days per year with a strike	about 30.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.89	events per year	about 1.89 per year	Highly likely	FEMA annualized frequency (modeled)	72	1986 to 2023 (38 years)	countywide	
Tornado	0.333	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.000719	annual probability at a location	chance a given location in the county burns in a year: 0.0719%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	17.4	event-days per year	about 17.4 days per year	Highly likely	Storm Events event- days in 27 of 30 years, 1996 to 2025 (90%)	330	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	124	30	4.13
Hail	2.00 in+	1996 to 2025	16	30	0.533
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	244	30	8.13
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	16	30	0.533
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	21 of 21	83.0	92.3	97.9	Very High 7, Relatively High 14
Drought	21 of 21	68.7	77.6	93.4	Relatively Moderate 1, Relatively Low 7, Very Low 13
Earthquake	21 of 21	1.1	3.0	7.0	Very Low 21
Hail	21 of 21	64.2	74.9	85.2	Relatively Moderate 18, Relatively Low 3
Heat Wave	21 of 21	17.7	33.6	56.7	Relatively Moderate 1, Relatively Low 20
Hurricane	0 of 21				Not Applicable 21
Ice Storm	21 of 21	27.1	43.1	62.2	Relatively Low 19, Very Low 2
Inland Flooding	21 of 21	31.7	84.8	98.1	Very High 3, Relatively High 8, Relatively Moderate 6, Relatively Low 4
Landslide	21 of 21	53.4	83.2	93.2	Relatively Low 11, Very Low 10
Lightning	21 of 21	55.3	74.7	90.8	Relatively High 9, Relatively Moderate 12
Strong Wind	21 of 21	65.6	78.5	92.3	Relatively High 9, Relatively Moderate 12

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	21 of 21	43.4	55.5	70.5	Relatively Moderate 13, Relatively Low 8
Wildfire	21 of 21	75.7	83.8	93.2	Relatively Moderate 3, Relatively Low 18
Winter Weather	21 of 21	46.8	60.8	75.8	Relatively Moderate 20, Relatively Low 1

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).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Crow Wing County	County	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan
Baxter city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$25,940.68	41 total; 0 since its plan
Brainerd city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$271,533	105 total; 0 since its plan
Breezy Point city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$19,161.33	1 total; 0 since its plan
Crosby city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$3,997.67	31 total; 1 since its plan
Crosslake city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$15,717.89	0 total; 0 since its plan
Cuyuna city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$9,268.50	3 total; 0 since its plan
Deerwood city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; 0 since its plan
Emily city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$24,340.19	24 total; 1 since its plan
Fifty Lakes city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$24,945.14	6 total; 0 since its plan
Garrison city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan
Ironton city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; 0 since its plan
Jenkins city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 0 since its plan
Manhattan Beach city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 0 since its plan
Nisswa city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	27 total; 0 since its plan
Pequot Lakes city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	18 total; 0 since its plan
Trommald city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$11,194.20	0 total; 0 since its plan

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure modeled dollars	Agriculture exposure modeled dollars	Population exposed people	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year; not property damage	EAL as % of exposure buildings; agriculture where noted	Storm Events damage since 2026-05-04 county-coded records, property plus crops, nominal dollars	Zone-level damage since plan property plus crops, reported for the zone	Public Assistance since plan nominal dollars; see note	Note
Cold Wave	\$23,165,546,556	\$24,527,056	66,020	\$4,439	\$82	\$8,369,563	under 0.0001%				
Drought	n/a	\$9,100,476	n/a	n/a	\$88,827	n/a	0.976% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$39,478,857,339	n/a	66,123	\$9,095	n/a	\$2,184	under 0.0001%				
Hail	\$23,165,546,556	\$24,527,056	66,020	\$585,531	\$15,784	\$86,211	0.00253%	\$0			
Heat Wave	\$23,165,546,556	\$24,527,056	66,020	\$2,735	under \$1	\$528,131	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$23,052,525,010	n/a	65,649	\$71,005	n/a	\$16,471	0.000308%				
Inland Flooding	\$23,054,834,714	\$218,087	1,110	\$25,578,972	\$1,738	\$748	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	\$312,341,538	n/a	762	\$1,084	n/a	\$3,273	0.000347%				
Lightning	\$23,165,546,556	n/a	66,020	\$130,841	n/a	\$424,614	0.000565%				
Strong Wind	\$23,165,546,556	\$24,527,056	66,020	\$282,082	\$2,819	\$937,021	0.00122%	\$0			
Tornado	\$23,165,546,556	\$24,527,056	66,020	\$1,645,954	\$516	\$292,282	0.00711%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-04 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$5,765,159,384	\$14,486,647	26,022	\$277,521	\$83	\$24,942	0.00481%		\$0		
Winter Weather	\$23,165,546,556	\$24,527,056	66,020	\$23,455	\$140	\$67,175	0.000101%				

Totals since 2026-05-04 (Storm Events through 2026-06-30): 10 county-coded records, 10 with a damage value recorded (including \$0), \$0; 2 zone-level records, 2 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	66,020
Building value (total, not at risk)	\$23,165,546,556
Agriculture value (total, not at risk)	\$24,527,056
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,722,703
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$10,752,615
Social vulnerability rating	Relatively Low
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	0	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	0	0	0	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Crow Wing County	270091	0	0	0	0	0	0	0
Baxter city	270092	0	0	0	0	0	0	0
Brainerd city	270093	0	0	0	0	0	0	0
Breezy Point city	270236	0	0	0	0	0	0	0
Crosby city	270094	0	0	0	0	0	0	0
Crosslake city	270095	0	0	0	0	0	0	0
Cuyuna city	270911	0	0	0	0	0	0	0
Deerwood city	270909	0	0	0	0	0	0	0
Emily city	270254	0	0	0	0	0	0	0
Fifty Lakes city	270096	0	0	0	0	0	0	0
Garrison city	270913	0	0	0	0	0	0	0
Ironton city	270910	0	0	0	0	0	0	0
Jenkins city	270098	0	0	0	0	0	0	0
Manhattan Beach city	270904	0	0	0	0	0	0	0
Nisswa city	270099	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Pequot Lakes city	270250	0	0	0	0	0	0	0
Trommald city	270912	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
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6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

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

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

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