

Freeborn County, MN

Risk-assessment baseline packet

County FIPS: 27047 **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: Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516), approved 2026-05-04. Since the plan was approved on 2026-05-04: no new hazard declaration and 4 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 (\$6,637,015 a year), Tornado (\$4,028,922) and Drought (\$2,152,601). 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; 27047 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:	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)
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:	4 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 4	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: 15 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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Freeborn County	County	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Albert Lea city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Alden city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Clarks Grove city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Conger city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Emmons city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Freeborn city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Geneva city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Glenville city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Hartland city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	this jurisdiction approved 2026-05-19
Hayward city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Hollandale city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Manchester city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Myrtle city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	
Twin Lakes city	City	Approved, expires 2031-05-03	Freeborn County 2025 Hazard Mitigation Plan (FEMA plan 111516)	2026-05-04	2031-05-03	1,676	this jurisdiction approved 2026-05-19

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 FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$6,494,318	\$95,676	\$47,022	\$6,637,015	28		
2	Tornado	Relatively Moderate	Relatively Moderate	\$2,384,442	\$16,011	\$1,628,469	\$4,028,922	45		
3	Drought	Relatively High	Relatively High	n/a	\$2,152,601	n/a	\$2,152,601	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Cold Wave	Relatively Low	Relatively Moderate	\$2,205	\$304,736	\$1,384,775	\$1,691,716	25		
5	Strong Wind	Relatively Moderate	Relatively Moderate	\$876,874	\$248,014	\$271,885	\$1,396,773	125		Includes 14 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
6	Hail	Relatively Moderate	Relatively Moderate	\$545,970	\$253,101	\$46,831	\$845,902	124		
7	Winter Weather	Relatively Moderate	Relatively Moderate	\$27,983	\$3,202	\$172,250	\$203,435	113		
8	Heat Wave	Very Low	Very Low	\$6,989	\$6	\$100,964	\$107,960	10		
9	Lightning	Very Low	Very Low	\$25,146	n/a	\$35,924	\$61,070	1		
10	Ice Storm	Very Low	Very Low	\$13,617	n/a	\$11,280	\$24,897	3		
11	Earthquake	Very Low	Very Low	\$14,415	n/a	\$3,920	\$18,334			Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
12	Wildfire	Very Low	Very Low	\$9,274	\$103	\$1,057	\$10,434	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$115	n/a	\$916	\$1,031	0		Declared 1 time; no Storm Events record of this type.
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-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 wildfire and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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 1806 (Very Low, 17.6); tract 1805 (Very Low, 11.0); tract 1803 (Very Low, 10.6)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 1803 (Relatively Low, 89.3); tract 1807 (Relatively Low, 85.7); tract 1802 (Relatively Low, 82.3)
Tornado	tract 1806 (Very High, 98.7); tract 1805 (Very High, 95.3); tract 1803 (Very High, 95.1)
Wildfire	tract 1803 (Relatively Low, 76.0); tract 1805 (Relatively Low, 72.5); tract 1807 (Relatively Low, 71.3)

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 1806 is Census Tract 1806). 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	25 records, 1996 to 2026 (25 zone-level)	1 day to 5 days (median 2 days); 24 with a recorded value	5 consecutive days, 1996-01-31 to 1996-02-04, 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)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	152 records, 1960 to 2026	0.75 in to 3.25 in (median 1 in); 152 with a recorded value	3.25 in hail, 1998-06-27	Hail, 1994-06-30, \$5,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Albert Lea city (27 records), Alden city (13 records), Freeborn city (12 records), Clarks Grove city (10 records), Manchester city (10 records), Hartland city (8 records), Conger city (7 records), Emmons city (7 records), Glenville city (7 records), Twin Lakes city (6 records); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 1999 to 2023 (10 zone-level)	1 day to 5 days (median 3 days); 9 with a recorded value	5 consecutive days, 2001-08-04 to 2001-08-08, 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)	3 records, 1996 to 2020 (3 zone-level)		No damage reported in 3 records.		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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	28 records, 1998 to 2025 (2 zone-level)		Flood, 2004-09-14, \$2,100,000 property; \$4,000,000 crops (2004 dollars); NWS zone MNZ093		Event records naming jurisdictions in the plan: Albert Lea city (7 records), Alden city (4 records), Conger city (2 records), Freeborn city (2 records), Clarks Grove city (1 record), Emmons city (1 record), Glenville city (1 record), Hayward city (1 record), Hollandale 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)	1 record, 2016		Lightning, 2016-07-07, \$3,000 property; \$0 crops (2016 dollars)		Event records naming jurisdictions in the plan: Freeborn 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)	14 records, 1996 to 2022 (14 zone-level)	35 kt (40 mph) to 69 kt (79 mph) (median 50 kt (58 mph)); 14 with a recorded value	69 kt (79 mph) measured, High Wind, 2001-04-07; NWS zone MNZ093		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	166 records, 1958 to 2026	43 kt (49 mph) to 87 kt (100 mph) (median 55 kt (63 mph)); 132 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1963-06-28	Thunderstorm Wind, 2016-08-18, \$300,000 property; \$0 crops (2016 dollars)	Event records naming jurisdictions in the plan: Albert Lea city (30 records), Alden city (10 records), Geneva city (9 records), Hartland city (8 records), Manchester city (6 records), Emmons city (5 records), Freeborn city (5 records), Hollandale city (5 records), Conger city (4 records), Myrtle city (4 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	72 records, 1952 to 2026	F/EF0 to F/EF4 (median F/EF1); 70 with a recorded value	F4 tornado, 1967-04-30, 21.7 mi path length (whole path, pre-1996), 100 yd wide, \$25,000,000 property; crops not recorded (1967 dollars), 5 direct deaths, 35 direct injuries		Event records naming jurisdictions in the plan: Alden city (6 records), Freeborn city (6 records), Hartland city (6 records), Geneva city (3 records), Glenville city (3 records), Hollandale city (3 records), Albert Lea city (2 records), Clarks Grove city (2 records), Hayward city (2 records), Twin Lakes city (2 records); and 4 more jurisdictions (see the Excel file).	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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	113 records, 1996 to 2026 (113 zone- level)		Winter Storm, 2019-04-10, \$250,000 property; \$0 crops (2019 dollars); NWS zone MNZ093		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: 21 declarations covering 18 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
2024-06-28	2024-06-16	DR-4797-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$935,597.96	within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
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
2019-06-12	2019-03-12	DR-4442-MN	Major disaster	Severe Winter Storm, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Winter Weather	\$1,225,177.98		
2016-11-02	2016-09-21	DR-4290-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$918,489.77		
2014-07-21	2014-06-11	DR-4182-MN	Major disaster	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$845,890.04		
2013-07-25	2013-06-20	DR-4131-MN	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$917,614.48		
2010-10-13	2010-09-22	DR-1941-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$105,907.65		
2010-07-02	2010-06-17	DR-1921-MN	Major disaster	Severe Storms, Tornadoes, and Flooding	Tornado (primary); also designated: Inland Flooding	\$312,705.29		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2008-06-25	2008-06-06	DR-1772-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$312,398.88		
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		
2004-10-07	2004-09-14	DR-1569-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$670,051.56		
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	\$163,576.93		
2000-06-27	2000-05-17	DR-1333-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$295,562.61		
1998-06-23	1998-05-15	DR-1225-MN	Major disaster	Severe Storms, Straight Line Winds, and Tornadoes	Tornado (primary); also designated: Strong Wind	no Public Assistance recorded		
1997-01-07	1996-11-14	DR-1151-MN	Major disaster	Severe Ice Storm	Ice Storm; Winter Weather	no Public Assistance recorded		
1996-06-01	1996-03-14	DR-1116-MN	Major disaster	Flooding and Severe Storms	Inland Flooding	no Public Assistance recorded		
1993-06-11	1993-05-06	DR-993-MN	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1991-12-26	1991-10-31	DR-929-MN	Major disaster	Ice Storm	Ice Storm	no Public Assistance recorded		
1968-08-15	1968-08-15	DR-249-MN	Major disaster	Heavy Rains & 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 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 <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
Cold Wave	25	0	1	6	0	0	1996 to 2026-06-30	
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	152	0	1	15	0	0	1955 to 2026-06-30	
Heat Wave	10	0	0	1	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	3	0	0	0	3	0	1996 to 2026-06-30	
Inland Flooding	28	0	2	4	15	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	180	2	3	21	4	0	1955 to 2026-06-30	Includes 14 High Wind records.
Tornado	72	2	7	19	4	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	113	0	7	21	3	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	Why listed
2019-04-10	Winter Storm		\$250,000 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone MNZ093 (FREEBORN), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2016-08-18	Thunderstorm Wind	61 kt (70 mph) estimated gust	\$300,000 property; \$0 crops (2016 dollars)	0, 0	HOLLANDALE	B1-c most damaging: Thunderstorm Wind
2016-07-07	Lightning		\$3,000 property; \$0 crops (2016 dollars)	0, 0	FREEBORN	B1-c worst recorded: Lightning
2004-09-14	Flood		\$2,100,000 property; \$4,000,000 crops (zone total, 2004 dollars)	0, 0	NWS zone MNZ093 (FREEBORN), zone-level	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2001-08-04	Heat		damage not reported	0, 0	NWS zone MNZ093 (FREEBORN), zone-level	B1-c worst recorded: Excessive Heat, Heat
2001-04-07	High Wind	69 kt (79 mph) measured	damage not reported	0, 0	NWS zone MNZ093 (FREEBORN), zone-level	B1-c worst recorded: High Wind and Strong Wind
1998-06-27	Hail	3.25 in	damage not reported	0, 0	ALBERT LEA	B1-c worst recorded: Hail
1996-01-31	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ093 (FREEBORN), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1967-04-30	Tornado	F4, 21.7 mi path length (whole path, pre-1996), 100 yd wide	\$25,000,000 property; crops not recorded (1967 dollars)	5, 35	location not recorded	deaths or injuries recorded
1967-04-30	Tornado	F3, 12.3 mi path length (whole path, pre-1996), 100 yd wide	\$25,000,000 property; crops not recorded (1967 dollars)	2, 23	location not recorded	deaths or injuries recorded
1963-06-28	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1953-05-10	Tornado	F2, 6.9 mi path length (whole path, pre-1996), 67 yd wide	\$2,500 property; crops not recorded (1953 dollars)	6, 3	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (584 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	10.2	event-days per year	about 10.2 days per year	Likely	Storm Events event- days in 14 of 30 years, 1996 to 2025 (46.7%)	193	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	15.1	event-days per year	about 15.1 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	455	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000408	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0408%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.59	events per year	about 4.59 per year	Highly likely	FEMA annualized frequency (modeled)	174.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.26	event-days per year	about 4.26 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	69	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	0.624	event-days per year	about 0.624 days per year	Likely	Storm Events event- days in 3 of 30 years, 1996 to 2025 (10%)	42	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.75	event-days per year	about 0.75 days per year	Likely	Storm Events event- days in 16 of 30 years, 1996 to 2025 (53.3%)	21	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0908	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	39.5	days per year with a strike	about 39.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.78	events per year	about 3.78 per year	Highly likely	FEMA annualized frequency (modeled)	144	1986 to 2023 (38 years)	countywide	
Tornado	0.612	events per year	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.0001	annual probability at a location	chance a given location in the county burns in a year: 0.01%		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	20.7	event-days per year	about 20.7 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	394	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	65	30	2.17
Hail	2.00 in+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	101	30	3.37
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	36	30	1.2
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	1	30	0.0333
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	10 of 10	57.7	80.0	86.4	Relatively High 7, Relatively Moderate 3
Drought	10 of 10	70.1	92.2	98.7	Relatively High 4, Relatively Moderate 1, Relatively Low 2, Very Low 3
Earthquake	10 of 10	6.1	8.4	17.6	Very Low 10
Hail	10 of 10	73.3	90.0	93.2	Relatively High 6, Relatively Moderate 4
Heat Wave	10 of 10	6.4	15.4	27.2	Relatively Low 5, Very Low 5
Hurricane	0 of 10				Not Applicable 10
Ice Storm	10 of 10	16.5	31.5	51.4	Relatively Low 3, Very Low 7
Inland Flooding	10 of 10	13.0	51.7	78.0	Relatively Moderate 7, Relatively Low 2, Very Low 1
Landslide	10 of 10	36.6	74.2	89.3	Relatively Low 4, Very Low 6
Lightning	10 of 10	17.8	32.6	49.8	Relatively Moderate 1, Relatively Low 8, Very Low 1
Strong Wind	10 of 10	79.6	94.6	98.0	Very High 3, Relatively High 6, Relatively Moderate 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	10 of 10	73.0	90.6	98.7	Very High 3, Relatively High 6, Relatively Moderate 1
Wildfire	10 of 10	31.8	64.8	76.0	Relatively Low 3, Very Low 7
Winter Weather	10 of 10	81.2	93.2	96.9	Very High 1, Relatively High 9

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>
Freeborn County	County	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 2	\$859,309.99	0 total; 0 since its plan
Albert Lea city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 1; any 2	\$728,276.57	66 total; 0 since its plan
Alden city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$43,036.13	33 total; 0 since its plan
Clarks Grove city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$56,291.90	16 total; 0 since its plan
Conger city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$6,052.41	14 total; 2 since its plan
Emmons city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$1,991.89	14 total; 0 since its plan
Freeborn city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$28,868.16	26 total; 0 since its plan
Geneva city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$7,270.57	12 total; 0 since its plan
Glenville city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$188,197.42	14 total; 1 since its plan
Hartland city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	22 total; 0 since its plan
Hayward city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$1,091.79	5 total; 0 since its plan
Hollandale city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; 0 since its plan
Manchester city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$3,217.64	17 total; 0 since its plan
Myrtle city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; 0 since its plan
Twin Lakes city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	\$40,783.38	12 total; 0 since its plan

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-04 <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
Cold Wave	\$9,389,980,939	\$468,717,245	30,884	\$2,205	\$304,736	\$1,384,775	under 0.0001%				
Drought	n/a	\$249,692,601	n/a	n/a	\$2,152,601	n/a	0.862% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$16,761,278,330	n/a	30,895	\$14,415	n/a	\$3,920	under 0.0001%				
Hail	\$9,389,980,939	\$468,717,245	30,884	\$545,970	\$253,101	\$46,831	0.00581%				
Heat Wave	\$9,389,980,939	\$468,717,245	30,884	\$6,989	\$6	\$100,964	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$9,389,980,939	n/a	30,884	\$13,617	n/a	\$11,280	0.000145%				
Inland Flooding	\$9,376,482,409	\$20,377,178	185	\$6,494,318	\$95,676	\$47,022	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	\$80,307,360	n/a	308	\$115	n/a	\$916	0.000143%				
Lightning	\$9,389,980,939	n/a	30,884	\$25,146	n/a	\$35,924	0.000268%				
Strong Wind	\$9,389,980,939	\$468,717,245	30,884	\$876,874	\$248,014	\$271,885	0.00934%	\$0			
Tornado	\$9,389,980,939	\$468,717,245	30,884	\$2,384,442	\$16,011	\$1,628,469	0.0254%	\$0			

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	\$2,107,056,374	\$92,208,376	7,469	\$9,274	\$103	\$1,057	0.00044%				
Winter Weather	\$9,389,980,939	\$468,717,245	30,884	\$27,983	\$3,202	\$172,250	0.000298%				

Totals since 2026-05-04 (Storm Events through 2026-06-30): 4 county-coded records, 4 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	30,884
Building value (total, not at risk)	\$9,389,980,939
Agriculture value (total, not at risk)	\$468,717,245
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$13,474,797
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)	\$3,705,293
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)	1
Repetitive loss, NFIP insurance definition	4	Severe repetitive loss, NFIP insurance definition	1

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	1	4	1	4	0	0
of which: Freeborn County (unincorporated area)	0	0	2	0	2	0	0
of which: Albert Lea city	0	1	2	1	2	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>
Freeborn County	270134	0	0	2	0	2	0	0
Albert Lea city	270135	0	1	2	1	2	0	0
Alden city	275330	0	0	0	0	0	0	0
Clarks Grove city	270873	0	0	0	0	0	0	0
Conger city	270874	0	0	0	0	0	0	0
Emmons city	270657	0	0	0	0	0	0	0
Freeborn city	270931	0	0	0	0	0	0	0
Geneva city	270136	0	0	0	0	0	0	0
Glenville city	270137	0	0	0	0	0	0	0
Hartland city	270875	0	0	0	0	0	0	0
Hayward city	270876	0	0	0	0	0	0	0
Hollandale city	270138	0	0	0	0	0	0	0
Manchester city	270877	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>
Myrtle city	270878	0	0	0	0	0	0	0
Twin Lakes city	270139	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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	2	0	2	0	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	1	2	1	2	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 4 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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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 (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

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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Cite this: Hazard Plain (2026). Freeborn County, MN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 27047). Automated baseline. <https://hazardplain.org/mn/27047/> 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