

Lake County, MN

Risk-assessment baseline packet

County FIPS: 27075 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2030-01-07. Plan: Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307), approved 2025-01-08.

Since the plan was approved on 2025-01-08: no new hazard declaration and 33 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): Cold Wave (\$4,291,411 a year), Inland Flooding (\$3,440,194) and Strong Wind (\$1,959,002).

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; 27075 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 2030-01-07	Plan:	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)
Approved:	2025-01-08	Days to expiry:	1,195

What changed since your last plan (approved 2025-01-08)

New federal declarations:	none	Storm Events records since approval:	33 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Lake County	County	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,195	
Beaver Bay city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,195	this jurisdiction approved 2025-04-14
Silver Bay city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,195	
Two Harbors city	City	Approved, expires 2030-01-07	Lake County 2024 Hazard Mitigation Plan (FEMA plan 110307)	2025-01-08	2030-01-07	1,195	

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings 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	Cold Wave	Relatively Moderate	Relatively High	\$1,449	\$1,646	\$4,288,316	\$4,291,411	63		Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
2	Inland Flooding	Very Low	Very Low	\$3,440,194	\$0	\$0	\$3,440,194	17		
3	Strong Wind	Relatively High	Relatively High	\$1,657	\$203	\$1,957,143	\$1,959,002	69		Includes 4 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Lightning	Relatively Moderate	Relatively Moderate	\$12,712	n/a	\$489,286	\$501,998	2		
5	Winter Weather	Relatively Moderate	Relatively Moderate	\$86,018	\$4	\$156,214	\$242,237	172		
6	Wildfire	Very Low	Relatively Low	\$94,272	under \$1	\$3,782	\$98,054	6		
7	Tornado	Very Low	Very Low	\$27,960	\$3	\$45,587	\$73,549	3		
8	Hail	Very Low	Very Low	\$39,701	\$65	\$32,661	\$72,426	57		
9	Heat Wave	Very Low	Very Low	\$44	under \$1	\$72,360	\$72,405	1		
10	Ice Storm	Very Low	Very Low	\$20,277	n/a	\$1,323	\$21,600	13		
11	Drought	Very Low	Very Low	n/a	\$2,828	n/a	\$2,828	46		

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	Landslide	Very Low	Very Low	\$72	n/a	\$377	\$449	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Coastal Flooding	Very Low	Very Low	under \$1	n/a	\$0	under \$1	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Earthquake	No Rating	No Expected Annual Losses	\$0	n/a	\$0	\$0			Storm Events does not record earthquakes.
	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).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide and tsunami records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	no tract has a National Risk Index rating for this hazard
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 3701.01 (Relatively Low, 89.0); tract 3703 (Very Low, 72.4); tract 3701.02 (Very Low, 70.0)
Tornado	tract 3704 (Relatively Low, 38.8); tract 3701.02 (Relatively Low, 36.6); tract 3701.01 (Very Low, 20.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 3701.01 (Relatively Moderate, 94.7); tract 3701.02 (Relatively Low, 73.6); tract 3703 (Relatively Low, 71.7)

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 3701.01 is Census Tract 3701.01). 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
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	62 records, 1997 to 2026 (62 zone-level)	1 day to 6 days (median 2 days); 42 with a recorded value	6 consecutive days, 2013-12-28 to 2014-01-02, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2011 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	46 records, 2006 to 2024 (46 zone-level)	15 days to 407 days (median 214 days); 7 with a recorded value	407 days (about 13.4 months), 2006-09-05 to 2007-10-16, a run of 14 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	61 records, 1975 to 2026	0.75 in to 2.75 in (median 1 in); 61 with a recorded value	2.75 in hail, 2000-07-31	Hail, 2003-07-19, \$100,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Silver Bay city (8 records), Two Harbors city (7 records), Beaver Bay city (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2011 (1 zone-level)	5 days; 1 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)	13 records, 1997 to 2025 (13 zone-level)		Ice Storm, 2009-03-23, \$815,000 property; \$0 crops (2009 dollars); NWS zone MNZ020		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	17 records, 1997 to 2024		Flash Flood, 2012-06-19, \$1,900,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Silver Bay city (3 records), Beaver Bay city (2 records), Two Harbors city (2 records).	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)	2 records, 1996 to 2013		Lightning, 1996-06-28, damage not reported, 1 direct death	Lightning, 2013-07-06, \$250,000 property; \$0 crops (2013 dollars)	No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	6 records, 1999 to 2023 (6 zone-level)	51 kt (59 mph) to 54 kt (62 mph) (median 51 kt (59 mph)); 4 with a recorded value	54 kt (62 mph) estimated gust, High Wind, 2017-03-07; NWS zone MNZ020		Countywide (zone-level records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Thunderstorm Wind	wind speed (kt and mph)	71 records, 1977 to 2025	50 kt (58 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 64 with a recorded value	70 kt (81 mph) measured gust, Thunderstorm Wind, 2018-06-29	Thunderstorm Wind, 2023-09-05, \$5,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Silver Bay city (7 records), Two Harbors city (5 records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	7 records, 1976 to 2024	F/EF0 to F/EF1 (median F/EF1); 7 with a recorded value	F1 tornado, 1976-06-12, 0.2 mi path length (whole path, pre-1996), 40 yd wide, \$25,000 property; crops not recorded (1976 dollars); same rating, casualties and property damage also recorded on 1976-04-14		No event record names a jurisdiction in the plan.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	6 records, 2006 to 2026 (6 zone-level)		No damage reported in 6 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	172 records, 1996 to 2026 (172 zone- level)		No damage reported in 172 records.		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 12 declarations covering 9 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	\$365,073.04	in the 12 months before plan approval; within last 5 years	
2022-07-13	2022-04-22	DR-4659-MN	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind	\$209,924.57	within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$12,864.85		
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
2018-09-05	2018-06-15	DR-4390-MN	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$426,186.93		
2012-07-06	2012-06-14	DR-4069-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$856,275.81		
2009-04-09	2009-03-16	DR-1830-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$793,221.67		
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		
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	\$39,114.15		
1999-07-28	1999-07-04	DR-1283-MN	Major disaster	Severe Storms, Winds, and Flooding	Inland Flooding	\$257,695.06		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	Drought	Drought	no Public Assistance recorded		
1972-08-25	1972-08-25	DR-350-MN	Major disaster	Severe Storms & 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
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	63	6	0	12	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	46	0	1	13	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	61	4	1	10	0	0	1955 to 2026-06-30	
Heat Wave	1	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	13	1	0	3	1	0	1996 to 2026-06-30	
Inland Flooding	17	0	5	7	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	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	77	8	0	17	2	0	1955 to 2026-06-30	Includes 4 High Wind and 2 Strong Wind records.
Tornado	7	0	1	1	2	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
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	6	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	172	13	3	41	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	Why listed
2020-05-20	Strong Wind	17 kt (20 mph) measured gust	\$0 property; \$0 crops (zone total, 2020 dollars)	1, 0	NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level	deaths or injuries recorded
2018-06-29	Thunderstorm Wind	70 kt (81 mph) measured gust	\$0 property; \$0 crops (2018 dollars)	0, 0	FOREST CENTER	B1-c worst recorded: Thunderstorm Wind
2017-03-07	High Wind	54 kt (62 mph) estimated gust	damage not reported	0, 0	NWS zone MNZ020 (SOUTHERN LAKE), zone-level	B1-c worst recorded: High Wind and Strong Wind
2016-07-21	Thunderstorm Wind	61 kt (70 mph) estimated gust	damage not reported	2, 2	FOREST CENTER	deaths or injuries recorded
2013-12-28	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ012 (NORTHERN COOK / NORTHERN LAKE), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-06-19	Flash Flood		\$1,900,000 property; \$0 crops (2012 dollars)	0, 0	KNIFE RIVER to TWO HARBORS	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 MNZ020 (SOUTHERN LAKE), zone-level	B1-c worst recorded: Excessive Heat, Heat
2009-03-23	Ice Storm		\$815,000 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone MNZ020 (SOUTHERN LAKE), zone-level	B1-c worst recorded: Ice Storm
2003-07-02	Thunderstorm Wind	50 kt (58 mph) estimated gust	damage not reported	1, 1	ISABELLA	deaths or injuries recorded
2000-07-31	Hail	2.75 in	damage not reported	0, 0	FINLAND	B1-c worst recorded: Hail
1996-06-28	Lightning		damage not reported	1, 0	ELY	B1-c worst recorded: Lightning
1976-06-12	Tornado	F1, 0.2 mi path length (whole path, pre-1996), 40 yd wide	\$25,000 property; crops not recorded (1976 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" (465 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
Coastal Flooding	0.0000000146	events per year at a location (modeled)	about 0.000000015 per year at a given location in the county		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
Cold Wave	17.8	event-days per year	about 17.8 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	260	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	16.9	event-days per year	about 16.9 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	448	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000066	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0066%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.528	events per year	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	19.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.235	event-days per year	about 0.235 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	4.21	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	0.125	event-days per year	about 0.125 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	7	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.286	event-days per year	about 0.286 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	8	1996 to 2023 (28 years)	see B1-f	
Landslide	1.11	events per year (modeled)	about 1.11 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25.1	days per year with a strike	about 25.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>									
Strong Wind	0.462	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	14	1986 to 2023 (38 years)	countywide		
Tornado	0.117	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f		
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f		No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00075	annual probability at a location	chance a given location in the county burns in a year: 0.075%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f		
Winter Weather	24.5	event-days per year	about 24.5 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	355	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	27	30	0.9
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	60	30	2
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
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	0	30	0
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	
Coastal Flooding	4 of 4	68.1	68.2	68.4	Very Low 4
Cold Wave	4 of 4	98.3	99.2	99.6	Very High 4
Drought	3 of 4	71.7	75.3	83.2	Relatively Low 1, Very Low 2, No Rating 1
Earthquake	0 of 4				No Rating 4
Hail	4 of 4	58.4	66.2	75.3	Relatively Moderate 2, Relatively Low 2
Heat Wave	4 of 4	22.7	27.2	34.8	Relatively Low 4
Hurricane	0 of 4				Not Applicable 4
Ice Storm	4 of 4	43.7	54.0	63.6	Relatively Low 4
Inland Flooding	4 of 4	39.0	63.0	91.5	Relatively High 1, Relatively Moderate 1, Relatively Low 2
Landslide	4 of 4	26.8	71.2	89.0	Relatively Low 1, Very Low 3
Lightning	4 of 4	97.8	99.0	99.6	Very High 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	4 of 4	98.4	99.5	99.9	Very High 4
Tornado	4 of 4	19.0	28.7	38.8	Relatively Low 2, Very Low 2
Tsunami	0 of 4				Insufficient Data 4
Wildfire	4 of 4	62.8	72.7	94.7	Relatively Moderate 1, Relatively Low 2, Very Low 1
Winter Weather	4 of 4	98.4	98.9	99.4	Very High 4

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>
Lake County	County	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 1	\$272,832.38	0 total; 0 since its plan
Beaver Bay city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$25,322.24	5 total; 0 since its plan
Silver Bay city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$124,379.89	18 total; 1 since its plan
Two Harbors city	City	Approved, expires 2030-01-07	FMA RL 0, SRL 0; any 0	\$80,226.89	14 total; 1 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 2025-01-08 <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
Coastal Flooding	\$58,485,389	n/a	0	under \$1	n/a	\$0	under 0.0001%				
Cold Wave	\$3,269,718,065	\$460,866	10,884	\$1,449	\$1,646	\$4,288,316	under 0.0001%		\$0		
Drought	n/a	\$235,587	n/a	n/a	\$2,828	n/a	1.2% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$5,535,553,509	n/a	10,905	\$0	n/a	\$0	0%				
Hail	\$3,269,718,065	\$460,866	10,884	\$39,701	\$65	\$32,661	0.00121%	\$0			
Heat Wave	\$3,269,718,065	\$460,866	10,884	\$44	under \$1	\$72,360	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$3,268,194,468	n/a	10,869	\$20,277	n/a	\$1,323	0.00062%		\$0		
Inland Flooding	\$3,257,834,918	\$0	0	\$3,440,194	\$0	\$0	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$107,767,842	n/a	275	\$72	n/a	\$377	under 0.0001%				
Lightning	\$3,269,718,065	n/a	10,884	\$12,712	n/a	\$489,286	0.000389%				
Strong Wind	\$3,269,718,065	\$460,866	10,884	\$1,657	\$203	\$1,957,143	under 0.0001%	\$0			
Tornado	\$3,269,718,065	\$460,866	10,884	\$27,960	\$3	\$45,587	0.000855%				

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 2025-01-08 <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
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$1,062,719,509	\$293,591	3,458	\$94,272	under \$1	\$3,782	0.00887%		\$0		
Winter Weather	\$3,269,718,065	\$460,866	10,884	\$86,018	\$4	\$156,214	0.00263%		\$0		

Totals since 2025-01-08 (Storm Events through 2026-06-30): 12 county-coded records, 12 with a damage value recorded (including \$0), \$0; 21 zone-level records, 21 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	10,884
Building value (total, not at risk)	\$3,269,718,065
Agriculture value (total, not at risk)	\$460,866
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$3,729,105
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)	\$7,047,048
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	1	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <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	1	0	1	0	1
of which: Lake County (unincorporated area)	0	0	1	0	1	0	1

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>
Lake County	270630	0	0	1	0	1	0	1
Beaver Bay city	270244	0	0	0	0	0	0	0
Silver Bay city	270603	0	0	0	0	0	0	0
Two Harbors city	270245	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	0	0	0	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

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

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

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (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_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

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