

St. Louis County, MN

Risk-assessment baseline packet

County FIPS: 27137 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: Expired on 2025-05-05. Plan: St. Louis County (FEMA plan 106429), approved 2020-05-06.

Since the plan was approved on 2020-05-06: 4 new hazard declarations (4 incidents) and 565 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 (\$50,630,840 a year), Inland Flooding (\$49,768,466) and Lightning (\$2,903,081).

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; 27137 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:	Expired on 2025-05-05	Plan:	St. Louis County (FEMA plan 106429)
Approved:	2020-05-06	Days since expiry:	513
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2020-05-06)

New federal declarations:	4 new hazard declarations (4 incidents): DR-4659-MN (Severe Storms, Straight-Line Winds, and Flooding), DR-4722-MN (Severe Storms and Flooding), DR-4797-MN (Severe Storms and Flooding), FM-5583-MN (Munger Shaw Fire)	Storm Events records since approval:	565 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 10	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: 28 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
St. Louis County	County	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	
Aurora city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Babbitt city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Biwabik city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-10-01
Brookston city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-10-01
Buhl city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-10-01
Chisholm city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-09-04
Cook city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-10-01
Duluth city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Ely city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Eveleth city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Floodwood city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-10-07
Gilbert city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Hermantown city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Hibbing city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Hoyt Lakes city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Iron Junction city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Kinney city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Leonidas city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	
McKinley city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Meadowlands city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	
Mountain Iron city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Orr city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-09-04
Proctor city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Rice Lake city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-09-04
Tower city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-09-04
Virginia city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28
Winton city	City	Expired on 2025-05-05	St. Louis County (FEMA plan 106429)	2020-05-06	2025-05-05	-513	this jurisdiction approved 2020-07-28

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 <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
1	Cold Wave	Very High	Very High	\$11,468	\$52,235	\$50,567,137	\$50,630,840	100		Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$49,633,621	\$35	\$134,810	\$49,768,466	113		
3	Lightning	Very High	Very High	\$101,136	n/a	\$2,801,945	\$2,903,081	26		
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$787	under \$1	\$2,434,242	\$2,435,029	4		
5	Tornado	Relatively Low	Relatively Moderate	\$949,535	\$166	\$1,280,093	\$2,229,793	12		
6	Winter Weather	Very High	Very High	\$527,399	\$97	\$867,574	\$1,395,071	241		Includes 1 Sleet record (outside NRI's Winter Weather definition).
7	Hail	Relatively Moderate	Relatively Moderate	\$1,101,593	\$3,133	\$78,291	\$1,183,017	450		
8	Strong Wind	Relatively Moderate	Relatively Moderate	\$27,982	\$4,233	\$1,047,466	\$1,079,681	533		Includes 12 High Wind and 9 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Wildfire	Relatively Low	Relatively Low	\$488,245	\$26	\$23,701	\$511,971	5		

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
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$138,341	n/a	\$29,757	\$168,098	14		
11	Drought	Relatively Low	Relatively Low	n/a	\$88,863	n/a	\$88,863	67		
12	Coastal Flooding	Very Low	Very Low	\$8,000	n/a	\$677	\$8,678	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Earthquake	Very Low	Very Low	\$2,799	n/a	\$571	\$3,370			Storm Events does not record earthquakes.
14	Landslide	Very Low	Very Low	\$2,026	n/a	\$390	\$2,416	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3242-MN names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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	tract 3.02 (Very Low, 3.7); tract 124 (Very Low, 2.4); tract 121 (Very Low, 1.7)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 155.02 (Relatively Low, 92.5); tract 155.03 (Relatively Low, 89.2); tract 155.01 (Relatively Low, 88.4)
Tornado	tract 121 (Relatively Low, 53.3); tract 124 (Relatively Low, 52.9); tract 3.02 (Relatively Low, 51.3)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 154.01 (Relatively Moderate, 96.0); tract 155.01 (Relatively Moderate, 94.9); tract 155.02 (Relatively Moderate, 94.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 3.02 is Census Tract 3.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <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	98 records, 1996 to 2026 (98 zone-level)	1 day to 6 days (median 2 days); 66 with a recorded value	6 consecutive days, 2013-12-28 to 2014-01-02, 1 direct death, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2011 (2 zone-level)		No crop damage reported in 2 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
Drought	U.S. Drought Monitor scale (D0 to D4)	67 records, 2006 to 2026 (67 zone-level)	21 days to 456 days (median 167 days); 11 with a recorded value	456 days (about 15.0 months), 2006-07-18 to 2007-10-16, a run of 17 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)	525 records, 1958 to 2026	0.75 in to 4.5 in (median 1 in); 525 with a recorded value	4.5 in hail, 1989-08-03	Hail, 1998-08-23, \$50,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Duluth city (47 records), Hibbing city (16 records), Hermantown city (12 records), Chisholm city (11 records), Floodwood city (11 records), Orr city (7 records), Cook city (6 records), Proctor city (6 records), Mountain Iron city (5 records), Virginia city (5 records); and 13 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2001 to 2021 (4 zone-level)	1 day to 5 days (median 1.5 days); 4 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)	14 records, 1997 to 2025 (14 zone-level)		Ice Storm, 2001-04-22, \$4,200,000 property; crops not reported (2001 dollars); NWS zone MNZ037		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	113 records, 1996 to 2025 (9 zone-level)		Lakeshore Flood, 2018-10-09, \$18,400,000 property; \$0 crops (2018 dollars); NWS zone MNZ037		Event records naming jurisdictions in the plan: Duluth city (12 records), Cook city (9 records), Hibbing city (7 records), Ely city (4 records), Floodwood city (3 records), Hermantown city (3 records), Winton city (3 records), Chisholm city (2 records), Virginia city (2 records), Brookston city (1 record); and 2 more jurisdictions (see the Excel file). Zone-level records (9) 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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	26 records, 1996 to 2025		Lightning, 2012-08-18, \$0 property; \$0 crops (2012 dollars), 1 direct death, 4 direct injuries	Lightning, 1998-07-14, \$400,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Duluth city (6 records), Hibbing city (2 records), Ely city (1 record), Mountain Iron city (1 record), Orr city (1 record), Virginia city (1 record), Winton 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)	21 records, 1998 to 2023 (21 zone-level)	28 kt (32 mph) to 64 kt (74 mph) (median 51 kt (59 mph)); 19 with a recorded value	64 kt (74 mph) measured gust, High Wind, 2019-10-21; NWS zone MNZ037	Strong Wind, 2022-11-10, \$800,000 property; \$0 crops (zone total, 2022 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	647 records, 1955 to 2026	26 kt (30 mph) to 93 kt (107 mph) (median 52 kt (60 mph)); 557 with a recorded value	93 kt (107 mph) estimated gust, Thunderstorm Wind, 2023-09-05	Thunderstorm Wind, 1999-07-04, \$80,000 property; crops not reported (1999 dollars)	Event records naming jurisdictions in the plan: Duluth city (24 records), Floodwood city (21 records), Hibbing city (20 records), Ely city (14 records), Cook city (11 records), Virginia city (10 records), Babbitt city (9 records), Hermantown city (9 records), Orr city (8 records), Aurora city (7 records); and 12 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	43 records, 1953 to 2026	F/EF0 to F/EF3 (median F/EF1); 43 with a recorded value	F3 tornado, 1969-08-06, 18.4 mi path length (whole path, pre-1996), 2,933 yd wide, \$2,500,000 property; crops not recorded (1969 dollars), 20 direct injuries		Event records naming jurisdictions in the plan: Orr city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	5 records, 2007 to 2026 (5 zone-level)		Wildfire, 2025-05-12, \$13,000,000 property; \$0 crops (2025 dollars); NWS zone MNZ019		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	241 records, 1996 to 2026 (241 zone-level)		Winter Storm, 2018-04-15, \$9,000,000 property; \$0 crops (2018 dollars); NWS zone MNZ037		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, 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: 17 declarations covering 14 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
2025-05-14	2025-05-12	FM-5583-MN	Fire management	Munger Shaw Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2024-06-28	2024-06-16	DR-4797-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$5,628,712.45	new since last plan; within last 5 years	
2023-07-19	2023-04-11	DR-4722-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,998,359.62	new since last plan; 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	\$1,410,627.17	new since last plan; within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$1,206,973.75	in the 12 months before plan approval	
2020-03-13	2020-01-20	EM-3453-MN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4531
2019-02-01	2018-10-09	DR-4414-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$9,450,975.56		
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	\$563,929.56		
2012-07-06	2012-06-14	DR-4069-MN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$18,536,523.11		
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	\$522,879.39		
1999-07-28	1999-07-04	DR-1283-MN	Major disaster	Severe Storms, Winds, and Flooding	Inland Flooding	\$3,096,472.35		
1997-04-08	1997-03-21	DR-1175-MN	Major disaster	Severe Flooding, High Winds, Severe Storms	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1995-08-18	1995-07-09	DR-1064-MN	Major disaster	Severe Thunderstorms, Winds, Flooding, Tornadoes, and Heat	Inland Flooding; Tornado	no Public Assistance recorded		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	Drought	Drought	no Public Assistance recorded		
1972-08-25	1972-08-25	DR-350-MN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1970-07-22	1970-07-22	DR-291-MN	Major disaster	Heavy Rains & 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	100	36	2	27	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	67	29	0	24	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	525	161	5	105	0	0	1955 to 2026-06-30	
Heat Wave	4	1	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	14	3	0	3	1	0	1996 to 2026-06-30	
Inland Flooding	113	56	3	55	12	3	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	26	6	0	3	0	0	1996 to 2026-06-30	
Strong Wind	668	192	15	148	3	1	1955 to 2026-06-30	Includes 12 High Wind and 9 Strong Wind records.
Tornado	43	4	3	4	3	0	1950 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	5	4	0	4	1	1	1996 to 2026-06-30	
Winter Weather	241	73	12	66	1	0	1996 to 2026-06-30	Includes 1 Sleet record.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-05-12	Wildfire		\$13,000,000 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone MNZ019 (CENTRAL ST. LOUIS), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Wildfire
2023-09-05	Thunderstorm Wind	93 kt (107 mph) estimated gust	\$10,000 property; \$0 crops (2023 dollars)	0, 0	POLO	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2019-10-21	High Wind	64 kt (74 mph) measured gust	\$0 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone MNZ037 (SOUTHERN ST. LOUIS / CARLTON), zone-level	in the 12 months before plan approval	B1-c worst recorded: High Wind and Strong Wind
2018-10-09	Lakeshore Flood		\$18,400,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MNZ037 (SOUTHERN ST. LOUIS / CARLTON), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-04-15	Winter Storm		\$9,000,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MNZ037 (SOUTHERN ST. LOUIS / CARLTON), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2013-12-28	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ011 (NORTHERN ST. LOUIS), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-08-18	Lightning		\$0 property; \$0 crops (2012 dollars)	1, 4	DULUTH SKY HARBOR APT		deaths or injuries recorded
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
2001-08-07	Heat		damage not reported	5, 0	NWS zone MNZ037 (SOUTHERN ST. LOUIS / CARLTON), zone-level		deaths or injuries recorded
1989-08-03	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 3	location not recorded		B1-c worst recorded: Hail
1969-08-06	Tornado	F3, 5.7 mi path length (whole path, pre-1996), 117 yd wide	\$250,000 property; crops not recorded (1969 dollars)	2, 3	location not recorded		deaths or injuries recorded
1969-08-06	Tornado	F3, 18.4 mi path length (whole path, pre-1996), 2,933 yd wide	\$2,500,000 property; crops not recorded (1969 dollars)	0, 20	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,806 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	0.0128	events per year at a location (modeled)	about 0.013 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	14.9	event-days per year	about 14.9 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	280	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	12.7	event-days per year	about 12.7 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	476	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000075	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0075%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.934	events per year	about 0.93 per year	Likely	FEMA annualized frequency (modeled)	34.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.337	event-days per year	about 0.337 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	7.15	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	0.156	event-days per year	about 0.156 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	11	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.46	event-days per year	about 1.46 days per year	Likely	Storm Events event-days in 19 of 30 years, 1996 to 2025 (63.3%)	41	1996 to 2023 (28 years)	see B1-f	
Landslide	2.39	events per year (modeled)	about 2.39 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	27.2	days per year with a strike	about 27.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.714	events per year	about 0.71 per year	Likely	FEMA annualized frequency (modeled)	27	1986 to 2023 (38 years)	countywide	

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
Tornado	0.394	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
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	0.000435	annual probability at a location	chance a given location in the county burns in a year: 0.0435%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	17.6	event-days per year	about 17.6 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	329	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	235	30	7.83
Hail	2.00 in+	1996 to 2025	30	30	1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	464	30	15.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	32	30	1.07
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	11	30	0.367
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	16 of 74	69.7	73.1	80.0	Relatively Low 6, Very Low 10, No Rating 58
Cold Wave	34 of 74	16.1	99.6	99.9	Very High 31, Relatively High 1, Relatively Low 1, Very Low 1, No Rating 40
Drought	23 of 74	70.5	81.5	90.6	Relatively Low 12, Very Low 11, No Rating 51
Earthquake	29 of 74	0.3	0.6	3.7	Very Low 29, No Rating 45
Hail	74 of 74	26.0	61.1	82.0	Relatively Moderate 21, Relatively Low 49, Very Low 4
Heat Wave	34 of 74	1.7	71.7	90.6	Relatively High 4, Relatively Moderate 25, Relatively Low 2, Very Low 3, No Rating 40
Hurricane	0 of 74				Not Applicable 74
Ice Storm	74 of 74	1.9	21.5	68.7	Relatively Low 22, Very Low 52
Inland Flooding	74 of 74	1.7	51.5	89.5	Relatively High 9, Relatively Moderate 31, Relatively Low 22, Very Low 12
Landslide	74 of 74	10.2	47.5	92.5	Relatively Low 4, Very Low 70
Lightning	74 of 74	39.8	83.5	97.4	Very High 4, Relatively High 43, Relatively Moderate 24, Relatively Low 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	74 of 74	16.5	43.5	69.0	Relatively Moderate 16, Relatively Low 55, Very Low 3
Tornado	74 of 74	9.0	35.3	53.3	Relatively Low 54, Very Low 20
Tsunami	0 of 74				Not Applicable 62, Insufficient Data 12
Wildfire	69 of 74	19.9	56.6	96.0	Relatively Moderate 5, Relatively Low 17, Very Low 47, No Rating 5
Winter Weather	34 of 74	11.0	97.6	99.6	Very High 28, Relatively High 3, Relatively Moderate 1, Relatively Low 1, Very Low 1, No Rating 40

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 <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
St. Louis County	County	Expired on 2025-05-05	FMA RL 0, SRL 0; any 3	\$1,028,143.97	0 total; 0 since its plan	Includes \$481,249.08 for declarations not counted as hazard incidents (DR-4531-MN).
Aurora city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$249,369.46	11 total; 6 since its plan	
Babbitt city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$54,063.30	13 total; 4 since its plan	
Biwabik city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$303,504.82	10 total; 2 since its plan	
Brookston city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$9,350.51	8 total; 2 since its plan	
Buhl city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$31,460.25	6 total; 2 since its plan	
Chisholm city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$298,549.52	18 total; 12 since its plan	
Cook city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$105,052.13	26 total; 9 since its plan	
Duluth city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 3	\$11,022,526.99	89 total; 8 since its plan	Includes \$660,430.77 for declarations not counted as hazard incidents (DR-4531-MN).
Ely city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$27,832.93	22 total; 8 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<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>	
Eveleth city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$100,717.37	12 total; 2 since its plan	
Floodwood city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 2	\$88,353.74	35 total; 13 since its plan	
Gilbert city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$68,985.75	7 total; 2 since its plan	
Hermantown city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$314,500.89	24 total; 1 since its plan	
Hibbing city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$604,330.06	45 total; 13 since its plan	
Hoyt Lakes city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$82,349.42	5 total; 1 since its plan	
Iron Junction city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$28,854.08	2 total; 0 since its plan	
Kinney city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$9,112.82	1 total; 1 since its plan	
Leonidas city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
McKinley city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$34,201.10	0 total; 0 since its plan	
Meadowlands city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 2 since its plan	
Mountain Iron city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$41,261.03	10 total; 2 since its plan	
Orr city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	17 total; 4 since its plan	
Proctor city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 1	\$297,678.53	10 total; 0 since its plan	
Rice Lake city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Tower city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$99,979.30	7 total; 0 since its plan	
Virginia city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	\$190,940.97	18 total; 5 since its plan	
Winton city	City	Expired on 2025-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 6 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 2020-05-06 <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	\$2,907,418,047	n/a	3,346	\$8,000	n/a	\$677	0.000275%				
Cold Wave	\$24,943,200,925	\$14,099,217	75,689	\$11,468	\$52,235	\$50,567,137	under 0.0001%		\$0		
Drought	n/a	\$10,365,671	n/a	n/a	\$88,863	n/a	0.857% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$105,269,636,445	n/a	200,231	\$2,799	n/a	\$571	under 0.0001%				
Hail	\$58,382,738,768	\$20,786,875	200,067	\$1,101,593	\$3,133	\$78,291	0.00189%	\$10,000			
Heat Wave	\$24,936,592,890	\$14,039,107	75,656	\$787	under \$1	\$2,434,242	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$58,183,261,697	n/a	199,534	\$138,341	n/a	\$29,757	0.000238%		\$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 2020-05-06 <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
Inland Flooding	\$58,188,174,365	\$905,082	2,922	\$49,633,621	\$35	\$134,810	n/a (see note)	\$3,210,000		\$9,037,699.24	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	\$1,313,115,119	n/a	4,121	\$2,026	n/a	\$390	0.000154%				
Lightning	\$58,382,738,768	n/a	200,067	\$101,136	n/a	\$2,801,945	0.000173%	\$303,500			
Strong Wind	\$58,382,738,768	\$20,786,875	200,067	\$27,982	\$4,233	\$1,047,466	under 0.0001%	\$254,000	\$800,000	\$1,410,627.17	Storm Events damage since the plan includes 1 zone-level Strong Wind record (\$800,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$58,382,738,768	\$20,786,875	200,067	\$949,535	\$166	\$1,280,093	0.00163%	\$200,000			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

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 2020-05-06 <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	\$10,452,359,892	\$12,432,475	48,172	\$488,245	\$26	\$23,701	0.00467%		\$21,700,000	no Public Assistance recorded (1 declaration)	
Winter Weather	\$24,943,200,925	\$14,099,217	75,689	\$527,399	\$97	\$867,574	0.00211%		\$1,000,000		

Totals since 2020-05-06 (Storm Events through 2026-06-30): 413 county-coded records, 413 with a damage value recorded (including \$0), \$3,977,500; 152 zone-level records, 152 with a damage value recorded (including \$0), \$23,500,000 reported for the zone; Public Assistance: \$9,037,699.24 on 4 counted declarations, 3 of them with Public Assistance.

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	200,067
Building value (total, not at risk)	\$58,382,738,768
Agriculture value (total, not at risk)	\$20,786,875
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$53,141,721
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)	\$59,266,654
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	10	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	10	0	10	0	4
of which: St. Louis County (unincorporated area)	0	0	3	0	3	0	2
of which: Duluth city	0	0	3	0	3	0	0
of which: Floodwood city	0	0	2	0	2	0	0
of which: Proctor city	0	0	1	0	1	0	1
of which: Midway township (community ID not in plan data)	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>
St. Louis County	270416	0	0	3	0	3	0	2
Aurora city	270417	0	0	0	0	0	0	0
Babbitt city	275304	0	0	0	0	0	0	0
Biwabik city	270418	0	0	0	0	0	0	0
Brookston city	270419	0	0	0	0	0	0	0
Buhl city	275332	0	0	0	0	0	0	0
Chisholm city	275333	0	0	0	0	0	0	0
Cook city	270420	0	0	0	0	0	0	0
Duluth city	270421	0	0	3	0	3	0	0
Ely city	270567	0	0	0	0	0	0	0
Eveleth city	270422	0	0	0	0	0	0	0
Floodwood city	270423	0	0	2	0	2	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>
Gilbert city	275334	0	0	0	0	0	0	0
Hermantown city	270708	0	0	0	0	0	0	0
Hibbing city	270577	0	0	0	0	0	0	0
Hoyt Lakes city	270575	0	0	0	0	0	0	0
Iron Junction city	270580	0	0	0	0	0	0	0
Kinney city	275335	0	0	0	0	0	0	0
Leonidas city	270951	0	0	0	0	0	0	0
McKinley city	270952	0	0	0	0	0	0	0
Meadowlands city	270953	0	0	0	0	0	0	0
Mountain Iron city	270424	0	0	0	0	0	0	0
Orr city	270648	0	0	0	0	0	0	0
Proctor city	270425	0	0	1	0	1	0	1
Rice Lake city	270742	0	0	0	0	0	0	0
Tower city	270605	0	0	0	0	0	0	0
Virginia city	270426	0	0	0	0	0	0	0
Winton city	270427	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	8	0	8	0	3
2 to 4 unit residential	0	0	1	0	1	0	1
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	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 10 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)
 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_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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)
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). St. Louis County, MN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 27137). Automated baseline. <https://hazardplain.org/mn/27137/> 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