

Stearns County, MN

Risk-assessment baseline packet

County FIPS: 27145 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 2028-03-28. Plan: Stearns County (FEMA plan 108887), approved 2023-03-29.

Since the plan was approved on 2023-03-29: no new hazard declaration and 89 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$48,417,809 a year), Tornado (\$10,736,895) and Cold Wave (\$6,200,600).

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; 27145 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 2028-03-28	Plan:	Stearns County (FEMA plan 108887)
Approved:	2023-03-29	Days to expiry:	545

What changed since your last plan (approved 2023-03-29)

New federal declarations:	none	Storm Events records since approval:	89 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 9	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: 50 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 <i>negative = days since expiry</i>	Update underway	Notes
Stearns County	County	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		
Albany city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Avon city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-09-13
Belgrade city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
Brooten city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-08-25
Clearwater city	City	Approved, expires 2028-05-28	Wright County (FEMA plan 109031)	2023-05-29	2028-05-28	606		
Cold Spring city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
Eden Valley city	City	Approved, expires 2028-05-28	Meeker County (FEMA plan 108959)	2023-05-29	2028-05-28	606		Also approved under plan 108887 (Stearns County, expires 2028-03-28). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Freeport city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Holdingford city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-08-25
Kimball city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Melrose city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
New Munich city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-09-24
Paynesville city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-08-25
Richmond city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rockville city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Sartell city	City	Approved, expires 2031-02-03	Benton County 2025 Hazard Mitigation Plan (FEMA plan 111512)	2026-02-04	2031-02-03	1,587		Also approved under plan 108887 (Stearns County, expires 2028-03-28). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Sauk Centre city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
St. Augusta city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Cloud city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-07-05
St. Joseph city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Martin city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-09-24

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
St. Rosa city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
St. Stephen city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-07-05
Waite Park city	City	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Brockway township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
Crow Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Crow River township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-10-26
Eden Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Farming township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Holding township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Luxemburg township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lynden township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Maine Prairie township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-09-28

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Munson township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Spring Hill township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	Stearns County (FEMA plan 108887), pending adoption here	2023-03-29 by FEMA; not yet adopted here	2028-03-28 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Wendel township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Wakefield township	Township	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-09-13
Eden Valley-Watkins School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-07-05
Kimball Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Rocori Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-03
Sartell-St. Stephen School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
St. Cloud Public School District	School/School District	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
CentraCare Health- Paynesville	Hospital/ Medical Facility	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
Middle Fork Crow River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Northfork Crow River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Order of St. Benedict and St. John's University	College/ University	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09
Sauk River Watershed District	Water/Sewer Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
St. Cloud Hospital	Hospital/ Medical Facility	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2024-10-10
Stearns Electric Association	Electric/Power Authority	Approved, expires 2028-03-28	Stearns County (FEMA plan 108887)	2023-03-29	2028-03-28	545		this jurisdiction approved 2023-06-09

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <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	Inland Flooding	Relatively Moderate	Relatively Moderate	\$48,033,541	\$154,071	\$230,197	\$48,417,809	24		
2	Tornado	Relatively High	Relatively High	\$6,103,835	\$20,260	\$4,612,800	\$10,736,895	30		
3	Cold Wave	Relatively Moderate	Relatively High	\$473	\$4,136	\$6,195,991	\$6,200,600	41		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).
4	Strong Wind	Relatively High	Relatively High	\$3,020,620	\$293,922	\$2,010,127	\$5,324,669	242		Includes 11 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).

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
5	Hail	Relatively High	Relatively High	\$2,147,774	\$792,909	\$1,334,933	\$4,275,617	372		
6	Heat Wave	Relatively Low	Relatively Low	\$11,434	\$8	\$1,274,960	\$1,286,402	10		
7	Lightning	Relatively High	Relatively High	\$52,197	n/a	\$1,076,429	\$1,128,626	9		
8	Winter Weather	Relatively High	Relatively High	\$313	\$7,532	\$549,883	\$557,729	118		
9	Wildfire	Relatively Low	Relatively Low	\$305,761	\$1,297	\$28,929	\$335,987	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$231,623	n/a	\$52,637	\$284,260	0		Declared 1 time; no Storm Events record of this type.
11	Drought	Relatively Low	Relatively Low	n/a	\$266,099	n/a	\$266,099	0		Declared 1 time; no Storm Events record of this type.
12	Earthquake	Very Low	Very Low	\$39,635	n/a	\$11,385	\$51,020			Storm Events does not record earthquakes.
13	Landslide	Relatively Low	Very Low	\$1,331	n/a	\$3,808	\$5,139	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3242-MN names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 5.02 (Very Low, 17.6); tract 115 (Very Low, 14.6); tract 109 (Very Low, 12.1)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 113.05 (Relatively Low, 91.1); tract 115 (Relatively Low, 88.7); tract 111.01 (Relatively Low, 88.2)
Tornado	tract 5.02 (Very High, 96.7); tract 4.01 (Very High, 93.9); tract 115 (Relatively High, 92.7)
Wildfire	tract 102 (Relatively Moderate, 92.5); tract 104.01 (Relatively Moderate, 88.7); tract 114 (Relatively Low, 87.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 5.02 is Census Tract 5.02). 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
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	39 records, 1996 to 2026 (39 zone-level)	1 day to 5 days (median 2 days); 34 with a recorded value	5 consecutive days, 1996-01-31 to 1996-02-04, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2004 to 2012 (2 zone-level)		Frost/Freeze, 2012-04-10, \$20,000 crop damage (2012 dollars); NWS zone MNZ049		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	431 records, 1955 to 2025	0.5 in to 4.25 in (median 1 in); 431 with a recorded value	4.25 in hail, 2010-07-17	Hail, 2007-06-20, \$7,000,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: St. Cloud city (33 records), Sartell city (26 records), St. Joseph city (24 records), Sauk Centre city (23 records), Paynesville city (21 records), Richmond city (19 records), Albany city (17 records), Kimball city (17 records), Avon city (16 records), Waite Park city (15 records); and 15 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 1999 to 2023 (10 zone-level)	1 day to 5 days (median 2 days); 9 with a recorded value	5 consecutive days, 2001-08-04 to 2001-08-08, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	24 records, 1997 to 2025 (3 zone-level)		Flash Flood, 2001-04-07, \$6,000,000 property; crops not reported (2001 dollars)		Event records naming jurisdictions in the plan: St. Cloud city (6 records), Sauk Centre city (3 records), Freeport city (2 records), St. Augusta city (2 records), Albany city (1 record), Holdingford city (1 record), Melrose city (1 record), Paynesville city (1 record), Waite Park city (1 record). Zone-level records (3) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	9 records, 1997 to 2015		Lightning, 2009-05-06, \$0 property; \$0 crops (2009 dollars), 1 direct death, 1 direct injury	Lightning, 2011-08-01, \$100,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: St. Cloud city (4 records), Waite Park city (3 records), Sauk Centre 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)	12 records, 1996 to 2021 (12 zone-level)	39 kt (45 mph) to 64 kt (74 mph) (median 55.5 kt (64 mph)); 12 with a recorded value	64 kt (74 mph) measured, High Wind, 2000-04-05; NWS zone MNZ049	Strong Wind, 2018-06-11, \$1,000 property; \$0 crops (zone total, 2018 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	309 records, 1965 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 55 kt (63 mph)); 247 with a recorded value	78 kt (90 mph), measurement type not recorded, Thunderstorm Wind, 1980-08-06	Thunderstorm Wind, 2017-09-19, \$1,000,000 property; \$0 crops (2017 dollars)	Event records naming jurisdictions in the plan: St. Cloud city (21 records), Luxemburg township (15 records), Sartell city (15 records), Paynesville city (13 records), Sauk Centre city (13 records), Brooten city (12 records), Waite Park city (12 records), Belgrade city (11 records), St. Joseph city (11 records), Richmond city (10 records); and 15 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	57 records, 1953 to 2025	F/EF0 to F/EF3 (median F/EF0); 57 with a recorded value	F3 tornado, 1980-09-03, 3.8 mi path length (whole path, pre-1996), 60 yd wide, \$25,000,000 property; crops not recorded (1980 dollars), 1 direct death, 15 direct injuries		Event records naming jurisdictions in the plan: Albany city (3 records), Belgrade city (3 records), St. Joseph city (3 records), Sauk Centre city (2 records), Spring Hill township (2 records), Waite Park city (2 records), Avon city (1 record), Brooten city (1 record), Clearwater city (1 record), Farming township (1 record); and 6 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	118 records, 1996 to 2026 (118 zone- level)		No damage reported in 118 records.		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-07-08	2022-05-08	DR-4658-MN	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$863,194.81	in the 12 months before plan approval; within last 5 years	
2020-04-07	2020-01-20	DR-4531-MN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$5,812,343.01		
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
2013-07-25	2013-06-20	DR-4131-MN	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$628,820.35		
2011-07-28	2011-07-01	DR-4009-MN	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$396,344.84		
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	\$146,300.68		
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		
1997-01-16	1997-01-03	DR-1158-MN	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded		
1976-06-17	1976-06-17	EM-3013-MN	Emergency	Drought	Drought	no Public Assistance recorded		
1969-04-18	1969-04-18	DR-255-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1966-03-22	1966-03-22	DR-215-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1965-04-11	1965-04-11	DR-188-MN	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$4,667.97

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4069-MN	2012-07-06	Severe Storms and Flooding	UNION GROVE (TOWNSHIP OF)	\$2,539.13
DR-1830-MN	2009-04-09	Severe Storms and Flooding	Bangor, Township of	\$2,128.84

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

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

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	41	3	1	8	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	431	24	22	46	0	0	1955 to 2026-06-30	
Heat Wave	10	1	1	2	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	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	24	1	1	2	8	0	1996 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
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	9	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	321	32	14	47	3	0	1955 to 2026-06-30	Includes 11 High Wind and 1 Strong Wind records.
Tornado	57	2	1	3	3	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	118	26	7	35	2	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
2018-06-11	Strong Wind	43 kt (49 mph) estimated gust	\$1,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MNZ049 (STEARNS), zone-level	B1-c most damaging: High Wind and Strong Wind
2012-04-10	Frost/Freeze		\$0 property; \$20,000 crops (zone total, 2012 dollars)	0, 0	NWS zone MNZ049 (STEARNS), zone-level	B1-c worst recorded: Frost/Freeze
2010-07-17	Hail	4.25 in	\$100,000 property; \$500,000 crops (2010 dollars)	0, 0	ST NICHOLAS to COLD SPG	B1-c worst recorded: Hail
2009-05-06	Lightning		\$0 property; \$0 crops (2009 dollars)	1, 1	WAITE PARK	B1-c worst recorded: Lightning
2001-08-04	Heat		damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level	B1-c worst recorded: Excessive Heat, Heat
2001-04-07	Flash Flood		\$6,000,000 property; crops not reported (2001 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-04-05	High Wind	64 kt (74 mph) measured	damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level	B1-c worst recorded: High Wind and Strong Wind
1998-05-15	Tornado	F1, 9 mi within this county, 33 yd wide	\$3,000,000 property; crops not reported (1998 dollars)	1, 30	ALBANY to ST FRANCIS	deaths or injuries recorded
1996-01-31	Cold/Wind Chill		damage not reported	0, 0	NWS zone MNZ049 (STEARNS), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1980-09-03	Tornado	F3, 3.8 mi path length (whole path, pre-1996), 60 yd wide	\$25,000,000 property; crops not recorded (1980 dollars)	1, 15	location not recorded	deaths or injuries recorded
1980-08-06	Thunderstorm Wind	78 kt (90 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1953-03-21	Tornado	F2, 33 yd wide	\$250,000 property; crops not recorded (1953 dollars)	1, 3	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,011 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	12.7	event-days per year	about 12.7 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	242	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	6.81	event-days per year	about 6.81 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	350	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000157	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0157%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.94	events per year	about 4.94 per year	Highly likely	FEMA annualized frequency (modeled)	188.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.63	event-days per year	about 2.63 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	42	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	0.45	event-days per year	about 0.45 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	31	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.786	event-days per year	about 0.786 days per year	Likely	Storm Events event- days in 12 of 30 years, 1996 to 2025 (40%)	22	1996 to 2023 (28 years)	see B1-f	
Landslide	0.228	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.9	days per year with a strike	about 32.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.23	events per year	about 3.23 per year	Highly likely	FEMA annualized frequency (modeled)	124	1986 to 2023 (38 years)	countywide	
Tornado	0.895	events per year	about 0.9 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.000592	annual probability at a location	chance a given location in the county burns in a year: 0.0592%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	18.5	event-days per year	about 18.5 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	351	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	181	30	6.03
Hail	2.00 in+	1996 to 2025	18	30	0.6
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	213	30	7.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	15	30	0.5
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	29	30	0.967
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	37 of 37	51.0	75.5	91.6	Relatively High 12, Relatively Moderate 25
Drought	30 of 37	68.4	82.4	94.7	Relatively Moderate 3, Relatively Low 16, Very Low 11, No Rating 7
Earthquake	37 of 37	0.6	5.7	17.6	Very Low 37
Hail	37 of 37	66.3	89.9	96.9	Relatively High 24, Relatively Moderate 12, Relatively Low 1
Heat Wave	37 of 37	14.8	40.8	70.2	Relatively Moderate 6, Relatively Low 30, Very Low 1
Hurricane	0 of 37				Not Applicable 37
Ice Storm	37 of 37	14.4	59.3	78.8	Relatively Moderate 4, Relatively Low 31, Very Low 2
Inland Flooding	37 of 37	2.1	78.1	98.3	Very High 2, Relatively High 15, Relatively Moderate 17, Relatively Low 1, Very Low 2
Landslide	34 of 37	9.1	69.6	91.1	Relatively Low 15, Very Low 19, No Rating 3
Lightning	37 of 37	43.9	75.7	94.7	Relatively High 14, Relatively Moderate 20, Relatively Low 3
Strong Wind	37 of 37	61.5	93.2	98.4	Very High 4, Relatively High 29, Relatively Moderate 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	37 of 37	49.0	79.3	96.7	Very High 2, Relatively High 27, Relatively Moderate 7, Relatively Low 1
Wildfire	31 of 37	28.6	80.0	92.5	Relatively Moderate 2, Relatively Low 24, Very Low 5, No Rating 6
Winter Weather	37 of 37	64.4	86.1	96.1	Very High 2, Relatively High 26, Relatively Moderate 9

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <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
Stearns County	County	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 1	\$311,332.68	0 total; 0 since its plan	
Albany city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$101,980.31	26 total; 4 since its plan	
Avon city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	24 total; 1 since its plan	
Belgrade city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$5,910.57	26 total; 4 since its plan	
Brooten city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	21 total; 2 since its plan	
Clearwater city	City	Approved, expires 2028-05-28	FMA RL 0, SRL 0; any 0	\$3,642	1 total; 0 since its plan	
Cold Spring city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Eden Valley city	City	Approved, expires 2028-05-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	Also approved under plan 108887 (Stearns County, expires 2028-03-28). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Freeport city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 1 since its plan	
Holdingford city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	17 total; 1 since its plan	
Kimball city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	23 total; 1 since its plan	

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
Melrose city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$39,527.56	16 total; 2 since its plan	
New Munich city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 2 since its plan	
Paynesville city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$1,885.49	35 total; 1 since its plan	
Richmond city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,688.11	29 total; no approved plan	
Rockville city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$74,778.45	15 total; 1 since its plan	
Sartell city	City	Approved, expires 2031-02-03	FMA RL 0, SRL 0; any 1	\$35,538.62	42 total; 0 since its plan	Also approved under plan 108887 (Stearns County, expires 2028-03-28). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$12,185.10 for declarations not counted as hazard incidents (DR-4531-MN).
Sauk Centre city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$90,403.44	42 total; 2 since its plan	
St. Augusta city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	20 total; no approved plan	
St. Cloud city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 1	\$300,231.33	65 total; 1 since its plan	
St. Joseph city	City	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,529.73	38 total; no approved plan	Includes \$4,284.74 for declarations not counted as hazard incidents (DR-4531-MN).
St. Martin city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 0 since its plan	
St. Rosa city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
St. Stephen city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 0; any 0	\$1,017.58	22 total; 1 since its plan	
Waite Park city	City	Approved, expires 2028-03-28	FMA RL 0, SRL 1; any 6	\$2,463.40	33 total; 3 since its plan	
Brockway township	Township	Approved, expires 2028-03-28		\$179,114.94	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.

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>	
Crow Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$5,498.63	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Crow River township	Township	Approved, expires 2028-03-28		\$9,828	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Eden Lake township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$148,271.63	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Farming township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		no Public Assistance recorded	5 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Holding township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Luxemburg township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$116,389.47	23 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Lynden township	Township	Approved, expires 2028-03-28		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Maine Prairie township	Township	Approved, expires 2028-03-28		no Public Assistance recorded	7 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.
Munson township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Spring Hill township	Township	Plan 108887 approved 2023-03-29, pending adoption here; not yet eligible		\$9,747.14	6 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
St. Wendel township	Township	Approved, expires 2028-03-28		\$5,171.10	1 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Wakefield township	Township	Approved, expires 2028-03-28		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <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 2023-03-29 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$48,332,331,060	\$963,152,347	158,160	\$473	\$4,136	\$6,195,991	under 0.0001%		\$0		
Drought	n/a	\$158,616,700	n/a	n/a	\$266,099	n/a	0.168% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$84,309,117,001	n/a	158,292	\$39,635	n/a	\$11,385	under 0.0001%				
Hail	\$48,332,331,060	\$963,152,347	158,160	\$2,147,774	\$792,909	\$1,334,933	0.00444%	\$0			
Heat Wave	\$48,332,331,060	\$963,152,347	158,160	\$11,434	\$8	\$1,274,960	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$48,332,331,060	n/a	158,160	\$231,623	n/a	\$52,637	0.000479%				
Inland Flooding	\$48,264,425,359	\$14,106,677	1,440	\$48,033,541	\$154,071	\$230,197	n/a (see note)	\$0			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	\$369,926,944	n/a	984	\$1,331	n/a	\$3,808	0.00036%				
Lightning	\$48,332,331,060	n/a	158,160	\$52,197	n/a	\$1,076,429	0.000108%				
Strong Wind	\$48,332,331,060	\$963,152,347	158,160	\$3,020,620	\$293,922	\$2,010,127	0.00625%	\$0			
Tornado	\$48,332,331,060	\$963,152,347	158,160	\$6,103,835	\$20,260	\$4,612,800	0.0126%	\$2,000,000			

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 2023-03-29 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$5,128,164,797	\$265,225,311	24,008	\$305,761	\$1,297	\$28,929	0.00596%				
Winter Weather	\$48,332,331,060	\$963,152,347	158,160	\$313	\$7,532	\$549,883	under 0.0001%		\$0		

Totals since 2023-03-29 (Storm Events through 2026-06-30): 59 county-coded records, 59 with a damage value recorded (including \$0), \$2,000,000; 30 zone-level records, 30 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	158,160
Building value (total, not at risk)	\$48,332,331,060
Agriculture value (total, not at risk)	\$963,152,347
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$61,488,772
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)	\$17,382,079
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	1	9	1	9	0	4
of which: St. Cloud city	0	0	1	0	1	0	1
of which: Sartell city	0	0	1	0	1	0	1
of which: Waite Park city	0	1	6	1	6	0	1
of which: Stearns 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>
Stearns County	270546	0	0	1	0	1	0	1
Albany city	270442	0	0	0	0	0	0	0
Avon city	270443	0	0	0	0	0	0	0
Belgrade city	270785	0	0	0	0	0	0	0
Brooten city	270786	0	0	0	0	0	0	0
Clearwater city	270536	0	0	0	0	0	0	0
Cold Spring city	270444	0	0	0	0	0	0	0
Eden Valley city	270283	0	0	0	0	0	0	0
Freeport city	270446	0	0	0	0	0	0	0
Holdingford city	270448	0	0	0	0	0	0	0
Kimball city	270449	0	0	0	0	0	0	0
Melrose city	270450	0	0	0	0	0	0	0
New Munich city	270451	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Paynesville city	270452	0	0	0	0	0	0	0
Richmond city	270453	0	0	0	0	0	0	0
Rockville city	270454	0	0	0	0	0	0	0
Sartell city	270460	0	0	1	0	1	0	1
Sauk Centre city	270459	0	0	0	0	0	0	0
St. Augusta city	270789	0	0	0	0	0	0	0
St. Cloud city	270456	0	0	1	0	1	0	1
St. Joseph city	270457	0	0	0	0	0	0	0
St. Martin city	270791	0	0	0	0	0	0	0
St. Rosa city	270792	0	0	0	0	0	0	0
St. Stephen city	270458	0	0	0	0	0	0	0
Waite Park city	270461	0	1	6	1	6	0	1

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	5	0	5	0	3
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	3	1	3	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 9 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.

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Cite this: Hazard Plain (2026). Stearns County, MN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 27145). Automated baseline. <https://hazardplain.org/mn/27145/> 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