

# Lake County, MT

## Risk-assessment baseline packet

**County FIPS:** 30047    **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 2029-11-20. Plan: Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263), approved 2024-11-21. Since the plan was approved on 2024-11-21: 1 new hazard declaration (1 incident): DR-4902-MT (Severe Winter Storm and Straight-Line Winds). NOAA Storm Events records since that date: 67 records (data through 2026-06-30). Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$7,138,755 a year), Earthquake (\$6,620,669) and Cold Wave (\$4,532,611). Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1. 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; 30047 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 2029-11-20 | Plan:           | Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263) |
| Approved: | 2024-11-21                   | Days to expiry: | 1,147                                                                   |

What changed since your last plan (approved 2024-11-21)

|                           |                                                                                                 |                                      |                                       |
|---------------------------|-------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| New federal declarations: | 1 new hazard declaration (1 incident): DR-4902-MT (Severe Winter Storm and Straight-Line Winds) | Storm Events records since approval: | 67 records (data through 2026-06-30)  |
| Repetitive loss now:      | FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1                                                | Repeat-flood change:                 | this release sets the baseline count. |

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

Plan status for every jurisdiction listed in this county

Source: 1

| Jurisdiction      | Type   | Status                       | Plan                                                                    | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Notes                                 |
|-------------------|--------|------------------------------|-------------------------------------------------------------------------|------------|------------|-------------------------------------------------------|---------------------------------------|
| Lake County       | County | Approved, expires 2029-11-20 | Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263) | 2024-11-21 | 2029-11-20 | 1,147                                                 | this jurisdiction approved 2025-05-05 |
| Poison city       | City   | Approved, expires 2029-11-20 | Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263) | 2024-11-21 | 2029-11-20 | 1,147                                                 | this jurisdiction approved 2025-04-21 |
| Ronan city        | City   | Approved, expires 2029-11-20 | Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263) | 2024-11-21 | 2029-11-20 | 1,147                                                 | this jurisdiction approved 2025-04-21 |
| St. Ignatius town | Town   | Approved, expires 2029-11-20 | Western Montana Regional Hazard Mitigation Plan 2024 (FEMA plan 110263) | 2024-11-21 | 2029-11-20 | 1,147                                                 | this jurisdiction approved 2025-04-21 |

Plan 110263 covers 52 other participants, named in the Excel file.

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

## Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

| Rank by EAL | Hazard          | NRI risk rating     | EAL rating          | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records, 1996 to 2026-06-30<br><i>count</i> | Why this hazard can be left out<br><i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i> | Storm Events coverage note                                                                                                           |
|-------------|-----------------|---------------------|---------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 1           | Inland Flooding | Relatively Low      | Relatively Low      | \$7,136,987                                      | \$533                                              | \$1,235                                                                                          | \$7,138,755                                             | 17                                                       |                                                                                                                    |                                                                                                                                      |
| 2           | Earthquake      | Relatively Moderate | Relatively Moderate | \$4,909,132                                      | n/a                                                | \$1,711,537                                                                                      | \$6,620,669                                             |                                                          |                                                                                                                    | Storm Events does not record earthquakes.                                                                                            |
| 3           | Cold Wave       | Relatively Moderate | Relatively High     | \$14,976                                         | \$218,054                                          | \$4,299,581                                                                                      | \$4,532,611                                             | 55                                                       |                                                                                                                    | Includes 8 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor). |
| 4           | Wildfire        | Relatively Moderate | Relatively Moderate | \$1,743,050                                      | \$169                                              | \$103,913                                                                                        | \$1,847,132                                             | 2                                                        |                                                                                                                    |                                                                                                                                      |
| 5           | Avalanche       | Relatively High     | Relatively Moderate | \$9                                              | n/a                                                | \$1,645,879                                                                                      | \$1,645,888                                             | 12                                                       |                                                                                                                    |                                                                                                                                      |
| 6           | Winter Weather  | Relatively High     | Relatively High     | \$29,587                                         | \$182                                              | \$502,176                                                                                        | \$531,945                                               | 523                                                      |                                                                                                                    |                                                                                                                                      |
| 7           | Ice Storm       | Relatively Moderate | Relatively Moderate | \$175,851                                        | n/a                                                | \$43,788                                                                                         | \$219,639                                               | 3                                                        |                                                                                                                    |                                                                                                                                      |
| 8           | Heat Wave       | Very Low            | Very Low            | \$54                                             | \$4,467                                            | \$179,316                                                                                        | \$183,837                                               | 4                                                        |                                                                                                                    |                                                                                                                                      |
| 9           | Lightning       | Relatively Low      | Relatively Low      | \$7,722                                          | n/a                                                | \$117,692                                                                                        | \$125,414                                               | 2                                                        |                                                                                                                    |                                                                                                                                      |
| 10          | Strong Wind     | Very Low            | Very Low            | \$36,560                                         | \$4,314                                            | \$34,149                                                                                         | \$75,024                                                | 132                                                      |                                                                                                                    | Includes 57 High Wind and 37 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).           |

| Rank<br>by<br>EAL | Hazard              | NRI risk<br>rating     | EAL rating        | EAL<br>buildings<br><i>modeled<br/>dollars per<br/>year</i> | EAL<br>agriculture<br><i>modeled<br/>dollars per<br/>year</i> | Cost of<br>expected<br>deaths and<br>injuries<br><i>FEMA's dollar<br/>value per year, not<br/>property damage</i> | EAL total<br>(see note)<br><i>modeled<br/>dollars per<br/>year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Why this hazard can be left out<br><i>NRI Not Applicable, no declaration and no<br/>Storm Events record since 1996</i>                                                                                | Storm Events coverage note                                                     |
|-------------------|---------------------|------------------------|-------------------|-------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 11                | Landslide           | Relatively<br>Moderate | Relatively<br>Low | \$20,585                                                    | n/a                                                           | \$32,782                                                                                                          | \$53,367                                                           | 3                                                              |                                                                                                                                                                                                       |                                                                                |
| 12                | Hail                | Very Low               | Very Low          | \$18,624                                                    | \$3,761                                                       | \$8,591                                                                                                           | \$30,976                                                           | 44                                                             |                                                                                                                                                                                                       |                                                                                |
| 13                | Drought             | Very Low               | Very Low          | n/a                                                         | \$8,496                                                       | n/a                                                                                                               | \$8,496                                                            | 0                                                              |                                                                                                                                                                                                       | No recorded events in Storm<br>Events since 1996 (data through<br>2026-06-30). |
| 14                | Tornado             | Very Low               | Very Low          | \$969                                                       | \$35                                                          | \$6,213                                                                                                           | \$7,217                                                            | 3                                                              |                                                                                                                                                                                                       |                                                                                |
|                   | Coastal<br>Flooding | Not<br>Applicable      | Not<br>Applicable |                                                             |                                                               |                                                                                                                   |                                                                    | 1                                                              | NRI rates this Not Applicable, but 1 Storm<br>Events record of this type exists since<br>1996; review before omitting.                                                                                |                                                                                |
|                   | Hurricane           | Not<br>Applicable      | Not<br>Applicable |                                                             |                                                               |                                                                                                                   |                                                                    | 0                                                              | NRI rates hurricane Not Applicable for this<br>county, and no counted federal<br>declaration for this county names it<br>(EM-3253-MT names it but is not counted<br>as a local occurrence; see B1-d). | No recorded events in Storm<br>Events since 1996 (data through<br>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.

*Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: 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<br><i>NRI risk rating, score 0 to 100</i>                                                  |
|------------------|------------------------------------------------------------------------------------------------------------------------|
| Avalanche        | tract 2 (Relatively Moderate, 88.1); tract 9403.05 (Relatively Moderate, 87.9); tract 9406 (Relatively Moderate, 87.6) |
| Coastal Flooding | no tract has a National Risk Index rating for this hazard                                                              |
| Earthquake       | tract 9403.07 (Relatively High, 94.8); tract 9405 (Relatively High, 93.8); tract 9403.04 (Relatively High, 90.6)       |
| Hurricane        | no tract has a National Risk Index rating for this hazard                                                              |
| Landslide        | tract 2 (Relatively Moderate, 98.6); tract 9403.06 (Relatively Moderate, 98.4); tract 1 (Relatively Moderate, 97.6)    |
| Tornado          | tract 9405 (Very Low, 3.7); tract 9406 (Very Low, 3.5); tract 9403.05 (Very Low, 3.0)                                  |
| Wildfire         | tract 1 (Relatively High, 98.2); tract 2 (Relatively High, 97.3); tract 9403.04 (Relatively High, 96.9)                |

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 2 is Census Tract 2). 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<br><i>count and years</i>        | Observed range                                            | Worst recorded event                                     | Most damaging<br>(when different)                                                                       | How it applies to jurisdictions                   | Note                                                            |
|------------------------------------------|----------------------------------|------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------------------------|
| Avalanche                                | none (count and damage only)     | 12 records, 2003 to 2022 (12 zone-level) |                                                           | No damage reported in 12 records.                        |                                                                                                         | Countywide (zone-level records).                  | Physical measure: in event narratives only (local data needed). |
| Coastal Flood, Storm Surge/ Tide         | none in data (flood depth: FIRM) | 1 record, 2000                           |                                                           | No damage reported in 1 record.                          |                                                                                                         | No event record names a jurisdiction in the plan. | Flood depth: see the FEMA Flood Insurance Rate Map.             |
| Cold/Wind Chill, Extreme Cold/Wind Chill | wind chill                       | 47 records, 1996 to 2025 (47 zone-level) | 1 day to 5 days (median 2 days); 30 with a recorded value | 5 consecutive days, 2013-12-04 to 2013-12-08, zone-level | Cold/Wind Chill, 1996-02-01, \$1,400 property; crops not reported, reported for the zone (1996 dollars) | Countywide (zone-level records).                  | Wind chill: in event narratives only (local data needed).       |

| Hazard                                                     | Scale                                              | Records<br><i>count and years</i>              | Observed range                                                  | Worst recorded event                                                                                     | Most damaging<br>(when different)                                          | How it applies to jurisdictions                                                                                                       | Note                                                                                                                                                                                                                                        |
|------------------------------------------------------------|----------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Frost/Freeze<br>(outside NRI's<br>Cold Wave<br>definition) | crop damage                                        | 8 records,<br>2016 to 2026<br>(8 zone-level)   |                                                                 | No crop damage reported<br>in 8 records.                                                                 |                                                                            | Countywide (zone-level records).                                                                                                      | Temperature: in event<br>narratives only (local<br>data needed).                                                                                                                                                                            |
| Drought                                                    | U.S. Drought<br>Monitor scale<br>(D0 to D4)        | 0                                              |                                                                 |                                                                                                          |                                                                            |                                                                                                                                       | Storm Events enters a<br>drought at D2 or worse<br>east of the Rockies and<br>D3 or worse from the<br>Rockies west (NWS<br>Instruction 10-1605);<br>NRI drought counts D3<br>and D4 only.                                                   |
| Earthquake                                                 | Modified<br>Mercalli (local<br>data)               | 0                                              |                                                                 |                                                                                                          |                                                                            |                                                                                                                                       | Storm Events does not<br>record earthquakes; the<br>USGS earthquake<br>catalog is the source.                                                                                                                                               |
| Hail                                                       | hail size<br>(inches)                              | 48 records,<br>1962 to 2024                    | 0.5 in to 2 in (median<br>1 in); 48 with a<br>recorded value    | 2 in hail, 2011-07-25                                                                                    | Hail, 2022-07-09,<br>\$1,000 property;<br>\$43,000 crops (2022<br>dollars) | Event records naming jurisdictions in the plan: St. Ignatius<br>town (6 records), Polson city (5 records), Ronan city (4<br>records). |                                                                                                                                                                                                                                             |
| Excessive<br>Heat, Heat                                    | heat index (in<br>event<br>narratives)             | 4 records,<br>2018 to 2024<br>(4 zone-level)   | 2 days to 6 days<br>(median 3 days); 3<br>with a recorded value | 6 consecutive days,<br>2024-07-19 to<br>2024-07-24, zone-level                                           |                                                                            | Countywide (zone-level records).                                                                                                      | Heat index: in event<br>narratives only (local<br>data needed).                                                                                                                                                                             |
| Hurricane,<br>Tropical Storm,<br>Tropical<br>Depression    | Saffir-Simpson                                     | 0                                              |                                                                 |                                                                                                          |                                                                            |                                                                                                                                       | Storm Events files<br>every zone of a storm's<br>episode under the<br>storm's type; flooding<br>from the storm is filed<br>as Flood or Flash Flood<br>records.                                                                              |
| Ice Storm                                                  | Sperry-Piltz ice<br>scale (local<br>data)          | 3 records,<br>2005 to 2015<br>(3 zone-level)   |                                                                 | Ice Storm, 2014-11-21,<br>\$30,000 property; crops<br>not reported (2014<br>dollars); NWS zone<br>MTZ003 |                                                                            | Countywide (zone-level records).                                                                                                      | Ice thickness: in event<br>narratives only (local<br>data needed).                                                                                                                                                                          |
| Flash Flood,<br>Flood,<br>Lakeshore<br>Flood               | damage and<br>flood days<br>(flood depth:<br>FIRM) | 17 records,<br>1996 to 2026<br>(13 zone-level) |                                                                 | Flood, 1997-05-01,<br>\$912,000 property; crops<br>not reported (1997<br>dollars); NWS zone<br>MTZ003    |                                                                            | Event records naming jurisdictions in the plan: Ronan city (1<br>record). Zone-level records (13) apply countywide.                   | Flood depth: see the<br>FEMA Flood Insurance<br>Rate Map. Storm<br>Events damage is often<br>\$0 or blank for floods,<br>major ones included;<br>FEMA Public<br>Assistance by<br>declaration (B1-d)<br>shows which floods<br>cost the most. |
| Debris Flow                                                | none (count<br>and damage<br>only)                 | 3 records,<br>2004 to 2006<br>(3 zone-level)   |                                                                 | No damage reported in 3<br>records.                                                                      |                                                                            | Countywide (zone-level records).                                                                                                      | Physical measure: in<br>event narratives only<br>(local data needed).                                                                                                                                                                       |

| Hazard                                                                      | Scale                                                                              | Records<br><i>count and years</i>          | Observed range                                                                       | Worst recorded event                                                                                                               | Most damaging<br>(when different)                                                            | How it applies to jurisdictions                                                                                                 | Note                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lightning                                                                   | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 2 records, 1997 to 2009                    |                                                                                      | Lightning, 2009-07-06, \$140,000 property; \$0 crops (2009 dollars)                                                                |                                                                                              | Event records naming jurisdictions in the plan: St. Ignatius town (2 records).                                                  | Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).                                                                                               |
| High Wind and Strong Wind (outside NRI's Strong Wind definition)            | wind speed (kt and mph)                                                            | 94 records, 1996 to 2026 (94 zone-level)   | 26 kt (30 mph) to 150 kt (173 mph) (median 50 kt (58 mph)); 93 with a recorded value | 150 kt (173 mph) measured gust, High Wind, 2006-11-13; NWS zone MTZ002                                                             | High Wind, 2025-12-17, \$1,000,000 property; \$0 crops, reported for the zone (2025 dollars) | Countywide (zone-level records).                                                                                                |                                                                                                                                                                                                                      |
| Thunderstorm Wind                                                           | wind speed (kt and mph)                                                            | 46 records, 1961 to 2024                   | 43 kt (49 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 40 with a recorded value   | 78 kt (90 mph) estimated gust, Thunderstorm Wind, 2007-07-18                                                                       | Thunderstorm Wind, 1993-05-31, \$500,000 property; crops not recorded (1993 dollars)         | Event records naming jurisdictions in the plan: Polson city (6 records), Ronan city (5 records), St. Ignatius town (5 records). | Speeds under 20 kt (likely entry errors) are left out of the observed range.                                                                                                                                         |
| Tornado                                                                     | Enhanced Fujita (Fujita before Feb 2007)                                           | 4 records, 1991 to 2023                    | F/EF0; 4 with a recorded value                                                       | F0 tornado, 1991-03-03, 0.1 mi path length (whole path, pre-1996), 7 yd wide, \$25,000 property; crops not recorded (1991 dollars) |                                                                                              | No event record names a jurisdiction in the plan.                                                                               | Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods). |
| Wildfire                                                                    | acres burned (local data)                                                          | 2 records, 2007 to 2021 (2 zone-level)     |                                                                                      | Wildfire, 2021-08-01, \$3,570,000 property; \$0 crops (2021 dollars); NWS zone MTZ003                                              |                                                                                              | Countywide (zone-level records).                                                                                                | Acres burned: in event narratives only (local data needed).                                                                                                                                                          |
| Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet | none in data (snowfall: local data)                                                | 523 records, 1996 to 2026 (523 zone-level) |                                                                                      | Winter Storm, 2018-02-08, \$5,000,000 property; \$0 crops (2018 dollars); NWS zone MTZ002                                          |                                                                                              | Countywide (zone-level records).                                                                                                | Snow depth: in event narratives only (local data needed).                                                                                                                                                            |

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 8 declarations covering 4 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<br><i>federal share obligated, nominal dollars</i>                                                     | Flags | Notes                                    |
|------------|----------------|-------------|-----------------|---------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------|------------------------------------------|
| 2026-04-07 | 2025-12-17     | DR-4902-MT  | Major disaster  | Severe Winter Storm and Straight-Line Winds | Strong Wind (primary); also designated: Winter Weather               | none placed in this county by FEMA's record; \$569,734.59 for this declaration is not placed in any county (see the state page) |       | new since last plan; within last 5 years |
| 2020-03-31 | 2020-01-20     | DR-4508-MT  | Major disaster  | COVID-19 Pandemic                           | Non-natural, not counted                                             | \$23,366.26                                                                                                                     |       |                                          |
| 2020-03-13 | 2020-01-20     | EM-3476-MT  | Emergency       | COVID-19                                    | Non-natural, not counted                                             | no Public Assistance recorded                                                                                                   |       | same incident as DR-45                   |
| 2019-05-24 | 2019-03-20     | DR-4437-MT  | Major disaster  | Flooding                                    | Inland Flooding                                                      | \$143,561.63                                                                                                                    |       |                                          |
| 2014-04-17 | 2014-03-01     | DR-4172-MT  | Major disaster  | Ice Jams and Flooding                       | Inland Flooding                                                      | \$255,562.82                                                                                                                    |       |                                          |
| 2005-09-13 | 2005-08-29     | EM-3253-MT  | Emergency       | Hurricane Katrina Evacuation                | Hurricane: evacuation support, not a local hazard event; not counted | no Public Assistance recorded                                                                                                   |       |                                          |
| 2000-08-30 | 2000-07-13     | DR-1340-MT  | Major disaster  | Wildfires                                   | Wildfire                                                             | PA not declared for this county                                                                                                 |       |                                          |
| 2000-08-14 | 2000-08-14     | FM-2320-MT  | Fire management | Mt - Northwestern Zone 1 Fire Complex       | Wildfire                                                             | no Public Assistance recorded                                                                                                   |       | same incident as DR-13                   |

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   |
|------------|----------------|-------------|----------------|------------------------|-----------------|
| 1964-12-18 | 1964-12-18     | DR-182-MT   | Major disaster | Severe Winter Storm    | Winter Weather  |
| 1964-06-09 | 1964-06-09     | DR-172-MT   | Major disaster | Heavy Rains & Flooding | Inland Flooding |
| 1953-06-06 | 1953-06-06     | DR-5-MT     | 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.

11 Fire Management declarations (1973-08-16 to 1996-09-06) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any Montana county: 2 rows, \$679,475.72; listed on the Montana state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| Hazard           | Storm Events records,<br>all years on file<br><i>(years in the Period column)</i> | Since plan<br>approval<br>records | In the 12 months before<br>plan approval<br>records | Last 5<br>years<br>records | Declared incidents,<br>all years<br><i>separate disasters</i> | Declared since<br>approval<br><i>separate disasters</i> | Period             | Statement                                                                            |
|------------------|-----------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------|----------------------------|---------------------------------------------------------------|---------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|
| Avalanche        | 12                                                                                | 0                                 | 0                                                   | 1                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Coastal Flooding | 1                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Cold Wave        | 55                                                                                | 6                                 | 1                                                   | 14                         | 0                                                             | 0                                                       | 1996 to 2026-06-30 | Includes 8 Frost/Freeze records.                                                     |
| Drought          | 0                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Earthquake       | 0                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       |                    | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |
| Hail             | 48                                                                                | 0                                 | 2                                                   | 11                         | 0                                                             | 0                                                       | 1955 to 2026-06-30 |                                                                                      |
| Heat Wave        | 4                                                                                 | 0                                 | 3                                                   | 3                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Hurricane        | 0                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Ice Storm        | 3                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Inland Flooding  | 17                                                                                | 2                                 | 0                                                   | 2                          | 2                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Landslide        | 3                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Lightning        | 2                                                                                 | 0                                 | 0                                                   | 0                          | 0                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |

| Hazard            | Storm Events records,<br>all years on file<br><i>(years in the Period column)</i> | Since plan<br>approval<br><i>records</i> | In the 12 months before<br>plan approval<br><i>records</i> | Last 5<br>years<br><i>records</i> | Declared incidents,<br>all years<br><i>separate disasters</i> | Declared since<br>approval<br><i>separate disasters</i> | Period                | Statement                                         |
|-------------------|-----------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------|---------------------------------------------------------|-----------------------|---------------------------------------------------|
| Strong Wind       | 140                                                                               | 13                                       | 7                                                          | 30                                | 1                                                             | 1                                                       | 1955 to<br>2026-06-30 | Includes 57 High Wind and 37 Strong Wind records. |
| Tornado           | 4                                                                                 | 0                                        | 0                                                          | 1                                 | 0                                                             | 0                                                       | 1950 to<br>2026-06-30 |                                                   |
| Wildfire          | 2                                                                                 | 0                                        | 0                                                          | 0                                 | 1                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                   |
| Winter<br>Weather | 523                                                                               | 46                                       | 8                                                          | 100                               | 1                                                             | 1                                                       | 1996 to<br>2026-06-30 |                                                   |

## Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type                  | Magnitude or extent               | Damage<br><i>nominal dollars</i>                                             | Deaths,<br>injuries<br><i>direct only</i> | Location                                                                             | Flags                                                      | Why listed                                                                                       |
|------------|-----------------------------|-----------------------------------|------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 2024-07-19 | Heat                        |                                   | \$0 property; \$0 crops, reported for the zone (2024 dollars)                | 0, 0                                      | Storm Events area POTOMAC / SEELEY LAKE REGION (legacy zone code MTZ043), zone-level | in the 12 months before plan approval; within last 5 years | B1-c worst recorded: Excessive Heat, Heat                                                        |
| 2021-08-01 | Wildfire                    |                                   | \$3,570,000 property; \$0 crops, reported for the zone (2021 dollars)        | 0, 0                                      | NWS zone MTZ003 (FLATHEAD/ MISSION VALLEYS), zone-level                              |                                                            | B1-c worst recorded: Wildfire                                                                    |
| 2020-01-01 | Avalanche                   |                                   | \$0 property; \$0 crops, reported for the zone (2020 dollars)                | 2, 0                                      | Storm Events area POTOMAC / SEELEY LAKE REGION (legacy zone code MTZ043), zone-level |                                                            | deaths or injuries recorded                                                                      |
| 2018-02-08 | Winter Storm                |                                   | \$5,000,000 property; \$0 crops, reported for the zone (2018 dollars)        | 0, 0                                      | NWS zone MTZ002 (WEST GLACIER REGION), zone-level                                    |                                                            | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 2014-11-21 | Ice Storm                   |                                   | \$30,000 property; crops not reported, reported for the zone (2014 dollars)  | 0, 0                                      | NWS zone MTZ003 (FLATHEAD/ MISSION VALLEYS), zone-level                              |                                                            | B1-c worst recorded: Ice Storm                                                                   |
| 2013-12-04 | Extreme Cold/<br>Wind Chill |                                   | \$0 property; \$0 crops, reported for the zone (2013 dollars)                | 0, 0                                      | NWS zone MTZ002 (WEST GLACIER REGION), zone-level                                    |                                                            | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 2009-07-06 | Lightning                   |                                   | \$140,000 property; \$0 crops (2009 dollars)                                 | 0, 0                                      | ST IGNATIUS                                                                          |                                                            | B1-c worst recorded: Lightning                                                                   |
| 2008-01-13 | Avalanche                   |                                   | \$0 property; \$0 crops, reported for the zone (2008 dollars)                | 2, 1                                      | NWS zone MTZ002 (WEST GLACIER REGION), zone-level                                    |                                                            | deaths or injuries recorded                                                                      |
| 2007-07-18 | Thunderstorm<br>Wind        | 78 kt (90 mph)<br>estimated gust  | \$30,000 property; crops not reported (2007 dollars)                         | 0, 0                                      | PABLO to POLSON                                                                      |                                                            | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2006-11-13 | High Wind                   | 150 kt (173 mph)<br>measured gust | \$0 property; \$0 crops, reported for the zone (2006 dollars)                | 0, 0                                      | NWS zone MTZ002 (WEST GLACIER REGION), zone-level                                    |                                                            | B1-c worst recorded: High Wind and Strong Wind                                                   |
| 1997-05-01 | Flood                       |                                   | \$912,000 property; crops not reported, reported for the zone (1997 dollars) | 0, 0                                      | NWS zone MTZ003 (FLATHEAD/ MISSION VALLEYS), zone-level                              |                                                            | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                                         |
| 1996-06-04 | Flood                       |                                   | damage not reported                                                          | 3, 0                                      | NWS zone MTZ002 (WEST GLACIER REGION), zone-level                                    |                                                            | deaths or injuries recorded                                                                      |

The full list is in the Excel file, sheet "B1-d Storm Events history" (814 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<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                    | In plain terms                                                                           | Descriptor                                  | Descriptor basis                                   | NRI events or days in its<br>record period (hail, wind and<br>tornado are area-weighted,<br>so can be fractional) | NRI period                                 | Location   | Note                                                                                                                                         |
|------------------|---------------------------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        | 0.233                                                               | events per year                         | about 1 in 4 years                                                                       | Likely                                      | FEMA annualized frequency (modeled)                | 7                                                                                                                 | 1994 to 2023 (30 years)                    | see B1-f   |                                                                                                                                              |
| Coastal Flooding |                                                                     | events per year at a location (modeled) |                                                                                          | Possible                                    |                                                    | not shown                                                                                                         | modeled                                    | see B1-f   | Not Applicable in NRI for this county; the descriptor comes from Storm Events, not NRI: Storm Events records in 1 of 30 years, 1996 to 2025. |
| Cold Wave        | 4.49                                                                | event-days per year                     | about 4.49 days per year                                                                 | Likely (from Storm Events: 16 of 30 years)  | event-days in 16 of 30 years, 1996 to 2025 (53.3%) | 85                                                                                                                | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                                              |
| Drought          | 24.2                                                                | event-days per year                     | about 24.2 days per year                                                                 |                                             | event-days in 0 of 30 years, 1996 to 2025 (0%)     | 784                                                                                                               | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide | No Storm Events drought record, 1996 to 2025                                                                                                 |
| Earthquake       | 0.0276                                                              | annual probability at a location        | chance a given location in the county has at least minor-damage shaking in a year: 2.76% |                                             |                                                    | not shown                                                                                                         | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                                                    |
| Hail             | 0.385                                                               | events per year                         | about 1 in 3 years                                                                       | Likely                                      | FEMA annualized frequency (modeled)                | 14.5 (modeled)                                                                                                    | 1986 to 2023 (38 years)                    | countywide |                                                                                                                                              |
| Heat Wave        | 1.44                                                                | event-days per year                     | about 1.44 days per year                                                                 | Possible (from Storm Events: 2 of 30 years) | event-days in 2 of 30 years, 1996 to 2025 (6.67%)  | 20.4                                                                                                              | 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        | 0.0979                                                              | event-days per year                     | about 0.0979 days per year                                                               | Likely (from Storm Events: 3 of 30 years)   | event-days in 3 of 30 years, 1996 to 2025 (10%)    | 6                                                                                                                 | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                                              |
| Inland Flooding  | 0.429                                                               | event-days per year                     | about 0.429 days per year                                                                | Likely (from Storm Events: 5 of 30 years)   | event-days in 5 of 30 years, 1996 to 2025 (16.7%)  | 12                                                                                                                | 1996 to 2023 (28 years)                    | see B1-f   |                                                                                                                                              |
| Landslide        | 1.4                                                                 | events per year (modeled)               | about 1.4 per year                                                                       | Highly likely                               | FEMA annualized frequency (modeled)                | not shown                                                                                                         | modeled                                    | see B1-f   |                                                                                                                                              |

| Hazard         | FEMA annualized frequency (modeled)<br><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                                   |
|----------------|------------------------------------------------------------|----------------------------------|---------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|----------------------------------------|
| Lightning      | 20.5                                                       | days per year with a strike      | about 20.5 days per year                                      | Highly likely                                     | FEMA annualized frequency (modeled)                         | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)            | countywide |                                        |
| Strong Wind    | 0.245                                                      | events per year                  | about 1 in 4 years                                            | Likely                                            | FEMA annualized frequency (modeled)                         | 10                                                                                                       | 1986 to 2023 (38 years)                   | countywide |                                        |
| Tornado        | 0.026                                                      | events per year                  | about 1 in 38 years                                           | Possible                                          | FEMA annualized frequency (modeled)                         | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                        |
| Wildfire       | 0.00225                                                    | annual probability at a location | chance a given location in the county burns in a year: 0.225% | Possible (from Storm Events: 2 of 30 years)       | Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%) | not shown                                                                                                | modeled                                   | see B1-f   | Descriptor from Storm Events, not NRI. |
| Winter Weather | 43.8                                                       | event-days per year              | about 43.8 days per year                                      | Highly likely (from Storm Events: 30 of 30 years) | event-days in 30 of 30 years, 1996 to 2025 (100%)           | 818                                                                                                      | 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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 27                                    | 30              | 0.9                                      |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 31                                    | 30              | 1.03                                     |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 5                                     | 30              | 0.167                                    |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 3                                     | 30              | 0.1                                      |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 0                                     | 30              | 0                                        |

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

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

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

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

Range of census tract risk within the county

Source: 5

| Hazard           | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                           |
|------------------|-------------------------------|--------------------------|--------|------|------------------------------------------------------------|
|                  |                               | Min                      | Median | Max  |                                                            |
| Avalanche        | 10 of 10                      | 85.4                     | 87.4   | 88.1 | Relatively Moderate 10                                     |
| Coastal Flooding | 0 of 10                       |                          |        |      | Not Applicable 10                                          |
| Cold Wave        | 10 of 10                      | 83.4                     | 96.1   | 98.6 | Very High 6, Relatively High 4                             |
| Drought          | 10 of 10                      | 67.9                     | 77.4   | 83.1 | Relatively Low 3, Very Low 7                               |
| Earthquake       | 10 of 10                      | 67.6                     | 88.3   | 94.8 | Relatively High 5, Relatively Moderate 4, Relatively Low 1 |
| Hail             | 10 of 10                      | 26.1                     | 38.3   | 48.1 | Relatively Low 5, Very Low 5                               |
| Heat Wave        | 10 of 10                      | 5.2                      | 33.5   | 49.6 | Relatively Low 8, Very Low 2                               |
| Hurricane        | 0 of 10                       |                          |        |      | Not Applicable 10                                          |
| Ice Storm        | 10 of 10                      | 42.5                     | 73.6   | 97.6 | Relatively High 2, Relatively Moderate 4, Relatively Low 4 |
| Inland Flooding  | 10 of 10                      | 38.1                     | 70.6   | 81.0 | Relatively High 3, Relatively Moderate 5, Relatively Low 2 |
| Landslide        | 10 of 10                      | 88.2                     | 96.1   | 98.6 | Relatively Moderate 6, Relatively Low 4                    |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                         |
|----------------|-------------------------------|--------------------------|--------|------|------------------------------------------|
|                |                               | Min                      | Median | Max  |                                          |
| Lightning      | 10 of 10                      | 35.9                     | 58.3   | 73.5 | Relatively Moderate 6, Relatively Low 4  |
| Strong Wind    | 10 of 10                      | 17.1                     | 33.3   | 47.7 | Relatively Low 9, Very Low 1             |
| Tornado        | 10 of 10                      | 1.8                      | 2.6    | 3.7  | Very Low 10                              |
| Wildfire       | 10 of 10                      | 92.7                     | 96.1   | 98.2 | Relatively High 4, Relatively Moderate 6 |
| Winter Weather | 10 of 10                      | 97.2                     | 98.9   | 99.6 | Very High 10                             |

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<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance to this jurisdiction<br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since its plan</i> | Notes                                                                               |
|-------------------|--------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Lake County       | County | Approved, expires 2029-11-20 | FMA RL 0, SRL 0; any 1                                                               | \$422,490.71                                                                                                                      | 0 total; 0 since its plan                                           | Includes \$23,366.26 for declarations not counted as hazard incidents (DR-4508-MT). |
| Polson city       | City   | Approved, expires 2029-11-20 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 11 total; 0 since its plan                                          |                                                                                     |
| Ronan city        | City   | Approved, expires 2029-11-20 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 10 total; 0 since its plan                                          |                                                                                     |
| St. Ignatius town | Town   | Approved, expires 2029-11-20 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 13 total; 0 since its plan                                          |                                                                                     |

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

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<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2024-11-21<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                            |
|------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| Avalanche        | \$1,272,003                                 | n/a                                            | 10                                  | \$9                                              | n/a                                                | \$1,645,879                                                                                      | 0.000701%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Coastal Flooding |                                             |                                                |                                     |                                                  |                                                    |                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                           |
| Cold Wave        | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$14,976                                         | \$218,054                                          | \$4,299,581                                                                                      | 0.000188%                                                         |                                                                                                           | \$0                                                                               |                                                                  |                                                                 |
| Drought          | n/a                                         | \$23,071,024                                   | n/a                                 | n/a                                              | \$8,496                                            | n/a                                                                                              | 0.0368% (agriculture)                                             |                                                                                                           |                                                                                   |                                                                  | NRI has no building exposure for this hazard; agriculture shown |
| Earthquake       | \$13,836,461,853                            | n/a                                            | 31,134                              | \$4,909,132                                      | n/a                                                | \$1,711,537                                                                                      | 0.0355%                                                           |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Hail             | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$18,624                                         | \$3,761                                            | \$8,591                                                                                          | 0.000234%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Heat Wave        | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$54                                             | \$4,467                                            | \$179,316                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Hurricane        |                                             |                                                |                                     |                                                  |                                                    |                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                           |
| Ice Storm        | \$7,958,997,905                             | n/a                                            | 31,035                              | \$175,851                                        | n/a                                                | \$43,788                                                                                         | 0.00221%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                 |

| Hazard          | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2024-11-21<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                             |
|-----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Inland Flooding | \$7,937,114,173                             | \$1,626,503                                    | 324                                 | \$7,136,987                                      | \$533                                              | \$1,235                                                                                          | n/a (see note)                                                    | \$4,000                                                                                                   |                                                                                   |                                                                  | 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       | \$452,242,759                               | n/a                                            | 1,387                               | \$20,585                                         | n/a                                                | \$32,782                                                                                         | 0.00455%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                                  |
| Lightning       | \$7,966,358,833                             | n/a                                            | 31,051                              | \$7,722                                          | n/a                                                | \$117,692                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                                  |
| Strong Wind     | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$36,560                                         | \$4,314                                            | \$34,149                                                                                         | 0.000459%                                                         | \$1,129,500                                                                                               | no Public Assistance recorded (1 declaration)                                     |                                                                  | Storm Events damage since the plan includes 5 zone-level High Wind records (\$1,126,500) and 5 zone-level Strong Wind records (\$3,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition. |
| Tornado         | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$969                                            | \$35                                               | \$6,213                                                                                          | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                                  |
| Wildfire        | \$1,507,990,221                             | \$28,712,728                                   | 10,498                              | \$1,743,050                                      | \$169                                              | \$103,913                                                                                        | 0.116%                                                            |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                                  |
| Winter Weather  | \$7,966,358,833                             | \$83,436,993                                   | 31,051                              | \$29,587                                         | \$182                                              | \$502,176                                                                                        | 0.000371%                                                         | \$105,000                                                                                                 | no Public Assistance recorded (1 declaration)                                     |                                                                  |                                                                                                                                                                                                                  |

Totals since 2024-11-21 (Storm Events through 2026-06-30): 2 county-coded records, 2 with a damage value recorded (including \$0), \$4,000; 65 zone-level records, 56 with a damage value recorded (including \$0), \$1,234,500 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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                                                                                                                                                                    | 31,051              |
| Building value (total, not at risk)                                                                                                                                           | \$7,966,358,833     |
| Agriculture value (total, not at risk)                                                                                                                                        | \$83,436,993        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low      |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$14,334,117        |
| 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) | \$8,686,853         |
| Social vulnerability rating                                                                                                                                                   | Relatively Moderate |
| Community resilience rating                                                                                                                                                   | Relatively Moderate |
| NRI version                                                                                                                                                                   | December 2025       |

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

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

## Supports FEMA checklist item B2-c: repetitive loss properties

### Repetitive loss in this county, both definitions

Sources: 1, 4

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

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

## Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

| Scope                                       | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Lake County (unincorporated area) | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |

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

Sources: 1, 4

| Jurisdiction      | NFIP community ID | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|-------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| Lake County       | 300155            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| Polson city       | 300119            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| Ronan city        | 300122            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| St. Ignatius town | 300123            | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| 2 to 4 unit residential   | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential           | 0                            | 0                             | 0                             | 0                              | 0                                 | 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 1 property is NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

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## 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](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_counties\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_cousubs\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_place\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_unsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_elsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_scsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), [https://www2.census.gov/geo/docs/reference/codes2020/national\\_place\\_by\\_county2020.txt](https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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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## 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).

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## Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Lake County, MT: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 30047). Automated baseline. <https://hazardplain.org/mt/30047/> 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](mailto:contact@hazardplain.org)

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.