

# Kane County, IL

Risk-assessment baseline packet

County FIPS: 17089    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 2029-06-25. Plan: Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698), approved 2024-06-26.  
Since the plan was approved on 2024-06-26: no new federal declaration.  
NOAA Storm Events records since that date: 208 records (data through 2026-06-30).  
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$99,004,282 a year), Cold Wave (\$49,812,277) and Tornado (\$37,547,514).  
Repetitive-loss flood properties now: FMA RL 4, SRL 14 (44 CFR 77.2); any definition: 75.  
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; 17089 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 2029-06-25 | Plan:           | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698) |
| Approved: | 2024-06-26                   | Days to expiry: | 999                                                        |

What changed since your last plan (approved 2024-06-26)

|                           |                                                    |                                      |                                       |
|---------------------------|----------------------------------------------------|--------------------------------------|---------------------------------------|
| New federal declarations: | none                                               | Storm Events records since approval: | 208 records (data through 2026-06-30) |
| Repetitive loss now:      | FMA RL 4, SRL 14 (44 CFR 77.2); any definition: 75 | Repeat-flood change:                 | this release sets the baseline count. |

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

Plan status for every jurisdiction listed in this county: 28 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

## Plan clock

### Plan status for every jurisdiction listed in this county

Source: 1

| Jurisdiction             | Type    | Status                       | Plan                                                          | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Update underway | Notes                                                                                                                                                                                                                                                                           |
|--------------------------|---------|------------------------------|---------------------------------------------------------------|------------|------------|-------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kane County              | County  | Approved, expires 2029-06-25 | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)    | 2024-06-26 | 2029-06-25 | 999                                                   |                 | this jurisdiction approved 2025-05-21                                                                                                                                                                                                                                           |
| Algonquin village        | Village | Approved, expires 2029-06-25 | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)    | 2024-06-26 | 2029-06-25 | 999                                                   |                 | Also approved under plan 109175 (McHenry County 2023 Hazard Mitigation Plan, expires 2028-09-16). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2025-06-04 |
| Aurora city              | City    | Approved, expires 2029-06-25 | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)    | 2024-06-26 | 2029-06-25 | 999                                                   |                 | this jurisdiction approved 2025-04-14                                                                                                                                                                                                                                           |
| Barrington Hills village | Village | Approved, expires 2028-09-16 | McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175) | 2023-09-17 | 2028-09-16 | 717                                                   |                 | Also approved under plan 108901 (Lake County 2023 Hazard Mitigation Plan, expires 2028-07-04). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2024-03-05    |
| Batavia city             | City    | Approved, expires 2029-06-25 | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)    | 2024-06-26 | 2029-06-25 | 999                                                   |                 | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |
| Big Rock village         | Village | Approved, expires 2029-06-25 | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)    | 2024-06-26 | 2029-06-25 | 999                                                   |                 | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |

| Jurisdiction            | Type    | Status                                                                   | Plan                                                                              | Approved                                 | Expires                 | Days to<br>expiry                           | Update underway                                       | Notes                                                                                                                                                                                                                                                                        |
|-------------------------|---------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------|-------------------------|---------------------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                         |         |                                                                          |                                                                                   |                                          |                         | <i>negative =<br/>days since<br/>expiry</i> |                                                       |                                                                                                                                                                                                                                                                              |
| Burlington village      | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                        |
| Campton Hills village   | Village | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698), pending adoption here | 2024-06-26 by FEMA; not yet adopted here | 2029-06-25 once adopted |                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                                                                                                                                                                                                                                   |
| Carpentersville village | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-05-21                                                                                                                                                                                                                                        |
| East Dundee village     | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-05-21                                                                                                                                                                                                                                        |
| Elburn village          | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                        |
| Elgin city              | City    | Approved, expires 2029-09-26                                             | Cook County 2024 Hazard Mitigation Plan (FEMA plan 109987)                        | 2024-09-27                               | 2029-09-26              | 1,092                                       |                                                       | Also approved under plan 109698 (Kane County 2024 Hazard Mitigation Plan, expires 2029-06-25). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2024-12-19 |
| Geneva city             | City    | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698), pending adoption here | 2024-06-26 by FEMA; not yet adopted here | 2029-06-25 once adopted |                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                                                                                                                                                                                                                                   |
| Gilberts village        | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-05-21                                                                                                                                                                                                                                        |
| Hampshire village       | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       |                                                                                                                                                                                                                                                                              |

| Jurisdiction          | Type    | Status                                                                   | Plan                                                                              | Approved                                 | Expires                 | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                                                                                                                                                                                                                                                           |
|-----------------------|---------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------|-------------------------|-------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Huntley village       | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | Also approved under plan 109175 (McHenry County 2023 Hazard Mitigation Plan, expires 2028-09-16). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2025-06-04 |
| Lily Lake village     | Village | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698), pending adoption here | 2024-06-26 by FEMA; not yet adopted here | 2029-06-25 once adopted |                                                       | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                                                                                                                                                                                                                                      |
| Maple Park village    | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   | FEMA tracker shows a plan awaiting revisions          | this jurisdiction approved 2025-05-21                                                                                                                                                                                                                                           |
| Montgomery village    | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | Also approved under plan 109742 (Kendall County 2024 Hazard Mitigation Plan, expires 2029-05-01). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2025-06-04 |
| North Aurora village  | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |
| Pingree Grove village | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |
| Sleepy Hollow village | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |
| South Elgin village   | Village | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                        | 2024-06-26                               | 2029-06-25              | 999                                                   |                                                       | this jurisdiction approved 2025-06-04                                                                                                                                                                                                                                           |

| Jurisdiction                              | Type                   | Status                                                                   | Plan                                                                                 | Approved                                 | Expires                 | Days to<br>expiry                           | Update underway                                       | Notes                                      |
|-------------------------------------------|------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------|-------------------------|---------------------------------------------|-------------------------------------------------------|--------------------------------------------|
|                                           |                        |                                                                          |                                                                                      |                                          |                         | <i>negative =<br/>days since<br/>expiry</i> |                                                       |                                            |
| St. Charles city                          | City                   | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                           | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-06-04      |
| Sugar Grove village                       | Village                | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                           | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-06-10      |
| Virgil village                            | Village                | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                           | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-06-04      |
| West Dundee village                       | Village                | Approved, expires 2029-06-25                                             | Kane County 2024 Hazard Mitigation Plan (FEMA plan 109698)                           | 2024-06-26                               | 2029-06-25              | 999                                         |                                                       | this jurisdiction approved 2025-05-21      |
| Oswego Community Unit School District 308 | School/School District | Plan 109742 approved 2024-05-02, pending adoption here; not yet eligible | Kendall County 2024 Hazard Mitigation Plan (FEMA plan 109742), pending adoption here | 2024-05-02 by FEMA; not yet adopted here | 2029-05-01 once adopted |                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. |

# 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<br>by EAL | Hazard          | NRI risk<br>rating  | EAL rating          | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                          |
|----------------|-----------------|---------------------|---------------------|------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland Flooding | Relatively High     | Relatively High     | \$98,205,924                                         | \$650,490                                                 | \$147,868                                                                                               | \$99,004,282                                                   | 70                                                             |                                                                                                                                     |
| 2              | Cold Wave       | Very High           | Very High           | \$363                                                | \$483                                                     | \$49,811,431                                                                                            | \$49,812,277                                                   | 31                                                             | Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor). |
| 3              | Tornado         | Relatively High     | Relatively High     | \$15,419,113                                         | \$2,094                                                   | \$22,126,304                                                                                            | \$37,547,514                                                   | 29                                                             |                                                                                                                                     |
| 4              | Earthquake      | Relatively Low      | Relatively Moderate | \$2,970,906                                          | n/a                                                       | \$898,116                                                                                               | \$3,869,022                                                    |                                                                | Storm Events does not record earthquakes.                                                                                           |
| 5              | Heat Wave       | Relatively Moderate | Relatively Moderate | \$30,420                                             | \$2                                                       | \$3,666,565                                                                                             | \$3,696,988                                                    | 11                                                             |                                                                                                                                     |
| 6              | Strong Wind     | Relatively Moderate | Relatively Moderate | \$224,464                                            | \$34,626                                                  | \$1,188,067                                                                                             | \$1,447,157                                                    | 539                                                            | Includes 31 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).           |
| 7              | Lightning       | Relatively High     | Relatively High     | \$208,205                                            | n/a                                                       | \$1,087,054                                                                                             | \$1,295,259                                                    | 16                                                             |                                                                                                                                     |
| 8              | Hail            | Relatively Low      | Relatively Low      | \$471,907                                            | \$27,877                                                  | \$20,843                                                                                                | \$520,627                                                      | 200                                                            |                                                                                                                                     |
| 9              | Drought         | Relatively Moderate | Relatively Moderate | n/a                                                  | \$495,117                                                 | n/a                                                                                                     | \$495,117                                                      | 16                                                             |                                                                                                                                     |
| 10             | Winter Weather  | Relatively Moderate | Relatively Moderate | \$12,739                                             | \$1,094                                                   | \$208,236                                                                                               | \$222,069                                                      | 91                                                             | Includes 1 Sleet record (outside NRI's Winter Weather definition).                                                                  |
| 11             | Ice Storm       | Relatively Moderate | Relatively Moderate | \$104,062                                            | n/a                                                       | \$87,718                                                                                                | \$191,780                                                      | 5                                                              |                                                                                                                                     |

| 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> | Storm Events coverage note                                               |
|-------------|-----------|-----------------|------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------|
| 12          | Wildfire  | Very Low        | Very Low   | \$18,319                                         | \$14                                               | \$2,421                                                                                          | \$20,754                                                | 0                                                        | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 13          | Hurricane | Very Low        | Very Low   | \$5,550                                          | \$2,521                                            | under \$1                                                                                        | \$8,071                                                 | 0                                                        | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 14          | Landslide | Very Low        | Very Low   | \$774                                            | n/a                                                | \$968                                                                                            | \$1,741                                                 | 0                                                        | No recorded events in Storm Events since 1996 (data through 2026-06-30). |

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

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

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

*Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunامي 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>                                         |
|------------|---------------------------------------------------------------------------------------------------------------|
| Earthquake | tract 8530.01 (Relatively Low, 75.6); tract 8506 (Relatively Low, 75.4); tract 8519.04 (Relatively Low, 73.7) |
| Hurricane  | tract 8524.03 (Very Low, 32.2); tract 8507.03 (Very Low, 25.5); tract 8507.06 (Very Low, 24.9)                |
| Landslide  | tract 8506 (Relatively Low, 85.9); tract 8501.06 (Relatively Low, 84.7); tract 8507.07 (Relatively Low, 83.7) |
| Tornado    | tract 8519.04 (Very High, 98.3); tract 8506 (Very High, 98.2); tract 8545.04 (Very High, 96.7)                |
| Wildfire   | tract 8520.01 (Relatively Low, 71.1); tract 8545.09 (Very Low, 68.0); tract 8507.09 (Very Low, 65.4)          |

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 8530.01 is Census Tract 8530.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

## Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

| Hazard                                            | Scale                                 | Records<br><i>count and years</i>        | Observed range                                               | Worst recorded event                                                                                                   | Most damaging<br>(when different)                             | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                                                                                             | Note                                                                                                                                                                 |
|---------------------------------------------------|---------------------------------------|------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold/Wind Chill, Extreme Cold/Wind Chill          | wind chill                            | 30 records, 1996 to 2026 (30 zone-level) | 1 day to 4 days (median 2 days); 22 with a recorded value    | 4 consecutive days, 2007-02-03 to 2007-02-06, 1 direct death, zone-level                                               |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                            | Wind chill: in event narratives only (local data needed).                                                                                                            |
| Frost/Freeze (outside NRI's Cold Wave definition) | crop damage                           | 1 record, 2004 (1 zone-level)            |                                                              | No crop damage reported in 1 record.                                                                                   |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                            | Temperature: in event narratives only (local data needed).                                                                                                           |
| Drought                                           | U.S. Drought Monitor scale (D0 to D4) | 16 records, 2005 to 2025 (16 zone-level) | 8 days to 240 days (median 36 days); 5 with a recorded value | 240 days (about 7.9 months), 2005-06-15 to 2006-02-09, a run of 9 consecutive Storm Events drought records, zone-level |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                            | Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only. |
| Earthquake                                        | Modified Mercalli (local data)        | 0                                        |                                                              |                                                                                                                        |                                                               |                                                                                                                                                                                                                                                                                                                                                                                                             | Storm Events does not record earthquakes; the USGS earthquake catalog is the source.                                                                                 |
| Hail                                              | hail size (inches)                    | 225 records, 1962 to 2026                | 0.75 in to 2.75 in (median 1 in); 225 with a recorded value  | 2.75 in hail, 1998-05-12                                                                                               | Hail, 2014-05-20, \$50,000 property; \$0 crops (2014 dollars) | Event records naming jurisdictions in the plan: Batavia city (31 records), Aurora city (26 records), Elgin city (16 records), Carpentersville village (13 records), Sugar Grove village (11 records), Geneva city (10 records), Montgomery village (8 records), Elburn village (7 records), North Aurora village (6 records), St. Charles city (6 records); and 11 more jurisdictions (see the Excel file). |                                                                                                                                                                      |
| Excessive Heat, Heat                              | heat index (in event narratives)      | 11 records, 1999 to 2026 (11 zone-level) | 1 day to 5 days (median 2 days); 11 with a recorded value    | 5 consecutive days, 1999-07-21 to 1999-07-25, 1 direct death, zone-level                                               |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                            | Heat index: in event narratives only (local data needed).                                                                                                            |
| Hurricane, Tropical Storm, Tropical Depression    | Saffir-Simpson                        | 0                                        |                                                              |                                                                                                                        |                                                               |                                                                                                                                                                                                                                                                                                                                                                                                             | Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.                         |
| Ice Storm                                         | Sperry-Piltz ice scale (local data)   | 5 records, 2007 to 2023 (5 zone-level)   |                                                              | No damage reported in 5 records.                                                                                       |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                            | Ice thickness: 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                                                                                                                                                                                                                 |
|------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flash Flood, Flood, Lakeshore Flood                              | damage and flood days (flood depth: FIRM)                                          | 70 records, 1996 to 2026 (4 zone-level)  |                                                                                     | Flash Flood, 1996-07-17, \$14,500,000 property; crops not reported (1996 dollars)                                                                                                                                          |                                                                                              | Event records naming jurisdictions in the plan: Elgin city (9 records), Hampshire village (6 records), Aurora city (5 records), Elburn village (4 records), Geneva city (4 records), St. Charles city (4 records), Big Rock village (3 records), Sugar Grove village (3 records), West Dundee village (3 records), Carpentersville village (2 records); and 4 more jurisdictions (see the Excel file). Zone-level records (4) apply countywide. | Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.        |
| Debris Flow                                                      | none (count and damage only)                                                       | 0                                        |                                                                                     |                                                                                                                                                                                                                            |                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Physical measure: in event narratives only (local data needed).                                                                                                                                                      |
| Lightning                                                        | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 16 records, 1997 to 2023                 |                                                                                     | Lightning, 2006-06-02, damage not reported, 1 direct death, 1 direct injury                                                                                                                                                | Lightning, 2023-07-05, \$700,000 property; \$0 crops (2023 dollars)                          | Event records naming jurisdictions in the plan: Elgin city (4 records), St. Charles city (4 records), Batavia city (1 record), Carpentersville village (1 record), Geneva city (1 record), Gilberts village (1 record), Sugar Grove village (1 record).                                                                                                                                                                                         | 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)                                                            | 36 records, 1996 to 2026 (36 zone-level) | 35 kt (40 mph) to 62 kt (71 mph) (median 50 kt (58 mph)); 35 with a recorded value  | 62 kt (71 mph), measurement type not recorded, High Wind, 1997-04-06; NWS zone ILZ012                                                                                                                                      | Strong Wind, 2007-05-24, \$100,000 property; \$0 crops, reported for the zone (2007 dollars) | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                      |
| Thunderstorm Wind                                                | wind speed (kt and mph)                                                            | 563 records, 1959 to 2026                | 50 kt (58 mph) to 80 kt (92 mph) (median 55 kt (63 mph)); 517 with a recorded value | 80 kt (92 mph), measurement type not recorded, Thunderstorm Wind, 1990-08-28                                                                                                                                               | Thunderstorm Wind, 2008-08-04, \$500,000 property; \$0 crops (2008 dollars)                  | Event records naming jurisdictions in the plan: Elgin city (47 records), Aurora city (41 records), Batavia city (27 records), Elburn village (26 records), Geneva city (25 records), Carpentersville village (22 records), Sugar Grove village (21 records), Hampshire village (19 records), Maple Park village (19 records), St. Charles city (19 records); and 16 more jurisdictions (see the Excel file).                                    |                                                                                                                                                                                                                      |
| Tornado                                                          | Enhanced Fujita (Fujita before Feb 2007)                                           | 43 records, 1955 to 2026                 | F/EF0 to F/EF2 (median F/EF0); 41 with a recorded value                             | F2 tornado, 1980-07-16, 1.4 mi path length (whole path, pre-1996), 440 yd wide, \$250,000 property; crops not recorded (1980 dollars); same rating, casualties and property damage also recorded on 1958-08-06, 1967-04-21 | Tornado, 1955-04-28, \$2,500,000 property; crops not recorded (1955 dollars)                 | Event records naming jurisdictions in the plan: Virgil village (6 records), Lily Lake village (4 records), Maple Park village (4 records), Big Rock village (3 records), Elburn village (3 records), Batavia city (2 records), Geneva city (2 records), Aurora city (1 record), Burlington village (1 record), Campton Hills village (1 record); and 6 more jurisdictions (see the Excel file).                                                 | Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods). |

| 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                                                        |
|-----------------------------------------------------------------------------|-------------------------------------|------------------------------------------|----------------|-------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------|-------------------------------------------------------------|
| Wildfire                                                                    | acres burned<br>(local data)        | 0                                        |                |                                                                                           |                                   |                                  | 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) | 91 records, 1997 to 2026 (91 zone-level) |                | Winter Weather, 2018-01-24, \$250,000 property; \$0 crops (2018 dollars); NWS zone ILZ012 |                                   | Countywide (zone-level records). | Snow depth: in event narratives only (local data needed).   |

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

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: 16 declarations covering 13 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> | Notes                    |
|------------|----------------|-------------|----------------|--------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------|
| 2020-03-26 | 2020-01-20     | DR-4489-IL  | Major disaster | COVID-19 Pandemic                                | Non-natural, not counted                                             | \$8,229,103.70                                                              |                          |
| 2020-03-13 | 2020-01-20     | EM-3435-IL  | Emergency      | COVID-19                                         | Non-natural, not counted                                             | no Public Assistance recorded                                               | same incident as DR-4489 |
| 2013-05-10 | 2013-04-16     | DR-4116-IL  | Major disaster | Severe Storms, Straight-Line Winds, and Flooding | Inland Flooding (primary); also designated: Strong Wind              | PA not declared for this county                                             |                          |
| 2011-03-17 | 2011-01-31     | DR-1960-IL  | Major disaster | Severe Winter Storm and Snowstorm                | Winter Weather                                                       | \$1,540,086.65                                                              |                          |
| 2008-10-03 | 2008-09-13     | DR-1800-IL  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | PA not declared for this county                                             |                          |
| 2007-09-25 | 2007-08-20     | DR-1729-IL  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | \$731,368.06                                                                |                          |
| 2005-09-07 | 2005-08-29     | EM-3230-IL  | Emergency      | Hurricane Katrina Evacuation                     | Hurricane: evacuation support, not a local hazard event; not counted | \$40,716.51                                                                 |                          |
| 2001-01-17 | 2000-12-11     | EM-3161-IL  | Emergency      | Illinois Winter Snow Storms                      | Winter Weather                                                       | \$578,172.44                                                                |                          |
| 1999-01-08 | 1999-01-01     | EM-3134-IL  | Emergency      | IL-Winter Storm 1/1/99                           | Winter Weather                                                       | \$635,663.09                                                                |                          |
| 1996-07-25 | 1996-07-17     | DR-1129-IL  | Major disaster | Severe Storms and Flooding                       | Inland Flooding                                                      | no Public Assistance recorded                                               |                          |

| Declared   | Incident began | FEMA number | Type           | Title                    | Mapped hazard   | County Public Assistance                        | Notes |
|------------|----------------|-------------|----------------|--------------------------|-----------------|-------------------------------------------------|-------|
|            |                |             |                |                          |                 | <i>federal share obligated, nominal dollars</i> |       |
| 1990-08-29 | 1990-08-28     | DR-878-IL   | Major disaster | Tornadoes                | Tornado         | no Public Assistance recorded                   |       |
| 1986-10-07 | 1986-09-21     | DR-776-IL   | Major disaster | Severe Storms & Flooding | Inland Flooding | PA not declared for this county                 |       |
| 1979-01-16 | 1979-01-16     | EM-3068-IL  | Emergency      | Blizzards & Snowstorms   | Winter Weather  | no Public Assistance recorded                   |       |
| 1974-06-10 | 1974-06-10     | DR-438-IL   | Major disaster | Severe Storms & Flooding | Inland Flooding | no Public Assistance recorded                   |       |
| 1973-04-26 | 1973-04-26     | DR-373-IL   | Major disaster | Severe Storms & Flooding | Inland Flooding | no Public Assistance recorded                   |       |
| 1967-04-25 | 1967-04-25     | DR-227-IL   | Major disaster | Tornadoes                | Tornado         | no Public Assistance recorded                   |       |

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

Statewide declarations

Source: 2

| Declared   | Incident began | FEMA number | Type           | Title              | Mapped hazard                                       |
|------------|----------------|-------------|----------------|--------------------|-----------------------------------------------------|
| 1961-05-27 | 1961-05-27     | DR-115-IL   | Major disaster | Floods & Tornadoes | Inland Flooding (primary); also designated: Tornado |
| 1957-06-22 | 1957-06-22     | DR-78-IL    | 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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$7,652.21

Sources: 2, 3

| FEMA number | Declared   | Title | Applicant                  | PA obligated                                    |
|-------------|------------|-------|----------------------------|-------------------------------------------------|
|             |            |       |                            | <i>federal share obligated, nominal dollars</i> |
| EM-3269-IL  | 2006-12-29 | Snow  | MONTGOMERY, VILLAGE OF (2) | \$7,652.21                                      |

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

Public Assistance not placed in any Illinois county: 1 row, \$797,909.42; listed on the Illinois state page.

Source: 3

## Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| <b>Hazard</b>      | <b>Storm Events records,<br/>all years on file</b><br><i>(years in the Period column)</i> | <b>Since plan<br/>approval</b><br><i>records</i> | <b>In the 12 months before<br/>plan approval</b><br><i>records</i> | <b>Last 5<br/>years</b><br><i>records</i> | <b>Declared incidents,<br/>all years</b><br><i>separate disasters</i> | <b>Declared since<br/>approval</b><br><i>separate disasters</i> | <b>Period</b>         | <b>Statement</b>                                                                     |
|--------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------|--------------------------------------------------------------------------------------|
| Cold Wave          | 31                                                                                        | 5                                                | 2                                                                  | 13                                        | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | Includes 1 Frost/Freeze record.                                                      |
| Drought            | 16                                                                                        | 3                                                | 1                                                                  | 5                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                      |
| Earthquake         | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               |                       | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |
| Hail               | 225                                                                                       | 26                                               | 1                                                                  | 53                                        | 0                                                                     | 0                                                               | 1955 to<br>2026-06-30 |                                                                                      |
| Heat Wave          | 11                                                                                        | 3                                                | 2                                                                  | 7                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                      |
| Hurricane          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Ice Storm          | 5                                                                                         | 0                                                | 0                                                                  | 1                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                      |
| Inland<br>Flooding | 70                                                                                        | 3                                                | 1                                                                  | 6                                         | 7                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                      |
| Landslide          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Lightning          | 16                                                                                        | 0                                                | 1                                                                  | 1                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                      |
| Strong Wind        | 599                                                                                       | 154                                              | 29                                                                 | 225                                       | 1                                                                     | 0                                                               | 1955 to<br>2026-06-30 | Includes 31 High Wind and 5 Strong Wind records.                                     |
| Tornado            | 43                                                                                        | 6                                                | 7                                                                  | 17                                        | 2                                                                     | 0                                                               | 1950 to<br>2026-06-30 |                                                                                      |
| Wildfire           | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Winter<br>Weather  | 91                                                                                        | 8                                                | 4                                                                  | 23                                        | 4                                                                     | 0                                                               | 1996 to<br>2026-06-30 | Includes 1 Sleet record.                                                             |

## 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                           | Why listed                                                                                       |
|------------|-----------------------------|------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|
| 2018-01-24 | Winter Weather              |                                                            | \$250,000 property; \$0 crops, reported for the zone (2018 dollars) | 0, 0                                      | NWS zone ILZ012 (KANE), zone-level | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 2007-02-03 | Extreme Cold/<br>Wind Chill |                                                            | \$0 property; \$0 crops, reported for the zone (2007 dollars)       | 1, 0                                      | NWS zone ILZ012 (KANE), zone-level | deaths or injuries recorded                                                                      |
| 2006-06-02 | Lightning                   |                                                            | damage not reported                                                 | 1, 1                                      | ELGIN                              | deaths or injuries recorded                                                                      |
| 2005-06-15 | Drought                     |                                                            | damage not reported                                                 | 0, 0                                      | NWS zone ILZ012 (KANE), zone-level | B1-c worst recorded: Drought                                                                     |
| 2004-01-07 | Cold/Wind Chill             |                                                            | damage not reported                                                 | 1, 0                                      | NWS zone ILZ012 (KANE), zone-level | deaths or injuries recorded                                                                      |
| 1999-07-21 | Heat                        |                                                            | damage not reported                                                 | 1, 0                                      | NWS zone ILZ012 (KANE), zone-level | B1-c worst recorded: Excessive Heat, Heat                                                        |
| 1998-05-12 | Hail                        | 2.75 in                                                    | damage not reported                                                 | 0, 0                                      | MAPLE PARK to<br>CARPENTERSVILLE   | B1-c worst recorded: Hail                                                                        |
| 1997-04-06 | High Wind                   | 62 kt (71 mph), measurement type not recorded              | damage not reported                                                 | 0, 0                                      | NWS zone ILZ012 (KANE), zone-level | B1-c worst recorded: High Wind and Strong Wind                                                   |
| 1996-07-17 | Flash Flood                 |                                                            | \$14,500,000 property; crops not reported (1996 dollars)            | 0, 0                                      | SOUTH AND CENTRAL                  | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                                         |
| 1990-08-28 | Thunderstorm<br>Wind        | 80 kt (92 mph), measurement type not recorded              | damage not recorded (pre-1996 record)                               | 0, 0                                      | location not recorded              | B1-c worst recorded: Thunderstorm Wind                                                           |
| 1980-07-16 | Tornado                     | F2, 1.4 mi path length (whole path, pre-1996), 440 yd wide | \$250,000 property; crops not recorded (1980 dollars)               | 0, 0                                      | location not recorded              | B1-c worst recorded: Tornado                                                                     |
| 1955-04-28 | Tornado                     | F1, 1.3 mi path length (whole path, pre-1996), 33 yd wide  | \$2,500,000 property; crops not recorded (1955 dollars)             | 0, 0                                      | location not recorded              | B1-c most damaging: Tornado                                                                      |

**The full list is in the Excel file, sheet "B1-d Storm Events history" (1,107 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

## 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, so<br>can be fractional) | NRI period                                       | Location   | Note                                                                                                                                |
|--------------------|---------------------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Cold Wave          | 5.86                                                                | event-days<br>per year                 | about 5.86 days per<br>year                                                                           | Likely (from<br>Storm Events: 15<br>of 30 years) | event-days in 15 of<br>30 years, 1996 to<br>2025 (50%)   | 111                                                                                                               | 2005-11-12 to<br>2024-11-12 (19<br>years)        | countywide |                                                                                                                                     |
| Drought            | 8.02                                                                | event-days<br>per year                 | about 8.02 days per<br>year                                                                           | Likely (from<br>Storm Events: 6<br>of 30 years)  | event-days in 6 of<br>30 years, 1996 to<br>2025 (20%)    | 210                                                                                                               | 2000 to 2025<br>(25.25 years; D3<br>and D4 only) | countywide |                                                                                                                                     |
| Earthquake         | 0.00136                                                             | annual<br>probability at<br>a location | chance a given location<br>in the county has at<br>least minor-damage<br>shaking in a year:<br>0.136% |                                                  |                                                          | not shown                                                                                                         | modeled                                          | see B1-f   | No descriptor (Storm Events<br>does not record earthquakes).                                                                        |
| Hail               | 4.69                                                                | events per<br>year                     | about 4.69 per year                                                                                   | Highly likely                                    | FEMA annualized<br>frequency<br>(modeled)                | 178.3 (modeled)                                                                                                   | 1986 to 2023 (38<br>years)                       | countywide |                                                                                                                                     |
| Heat Wave          | 3.17                                                                | event-days<br>per year                 | about 3.17 days per<br>year                                                                           | Likely (from<br>Storm Events: 6<br>of 30 years)  | event-days in 6 of<br>30 years, 1996 to<br>2025 (20%)    | 50.1                                                                                                              | 2005-11-12 to<br>2024-11-12 (19<br>years)        | countywide |                                                                                                                                     |
| Hurricane          | 0.01                                                                | events per<br>year                     | about 1 in 100 years                                                                                  | Possible                                         | FEMA annualized<br>frequency<br>(modeled)                | 0                                                                                                                 | 1851 to 2024<br>(Atlantic)                       | see B1-f   | NRI counts hurricane and<br>tropical storm tracks passing<br>within storm-force wind range;<br>federal declarations are in<br>B1-d. |
| Ice Storm          | 0.54                                                                | event-days<br>per year                 | about 0.54 days per<br>year                                                                           | Likely (from<br>Storm Events: 4<br>of 30 years)  | event-days in 4 of<br>30 years, 1996 to<br>2025 (13.3%)  | 37                                                                                                                | 1946-12-31 to<br>2014-02-12 (67<br>years)        | countywide |                                                                                                                                     |
| Inland<br>Flooding | 1.79                                                                | event-days<br>per year                 | about 1.79 days per<br>year                                                                           | Likely (from<br>Storm Events: 23<br>of 30 years) | event-days in 23 of<br>30 years, 1996 to<br>2025 (76.7%) | 50                                                                                                                | 1996 to 2023 (28<br>years)                       | see B1-f   |                                                                                                                                     |
| Landslide          | 0.0889                                                              | events per<br>year<br>(modeled)        | about 1 in 11 years                                                                                   | Possible                                         | FEMA annualized<br>frequency<br>(modeled)                | not shown                                                                                                         | modeled                                          | see B1-f   |                                                                                                                                     |
| Lightning          | 42.3                                                                | days per year<br>with a strike         | about 42.3 days per<br>year                                                                           | Highly likely                                    | FEMA annualized<br>frequency<br>(modeled)                | not shown                                                                                                         | 1995 to 2023 (29<br>years; CONUS)                | countywide |                                                                                                                                     |
| Strong<br>Wind     | 6.67                                                                | events per<br>year                     | about 6.67 per year                                                                                   | Highly likely                                    | FEMA annualized<br>frequency<br>(modeled)                | 254                                                                                                               | 1986 to 2023 (38<br>years)                       | countywide |                                                                                                                                     |

| 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, so<br>can be fractional) | NRI period                                      | Location   | Note                                                  |
|-------------------|---------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|------------|-------------------------------------------------------|
| Tornado           | 0.417                                                               | events per<br>year                     | about 1 in 2 years                                                    | Likely                                                  | FEMA annualized<br>frequency<br>(modeled)                         | not shown                                                                                                         | 1950 to 2023<br>(EF2+); 1986 to<br>2023 (EF0-1) | see B1-f   |                                                       |
| Wildfire          | 0.0000774                                                           | annual<br>probability at<br>a location | chance a given location<br>in the county burns in a<br>year: 0.00774% |                                                         | Storm Events<br>records in 0 of 30<br>years, 1996 to<br>2025 (0%) | not shown                                                                                                         | modeled                                         | see B1-f   | No descriptor: no Storm Events<br>record 1996 to 2025 |
| Winter<br>Weather | 14.3                                                                | event-days<br>per year                 | about 14.3 days per<br>year                                           | Highly likely (from<br>Storm Events: 27<br>of 30 years) | event-days in 27 of<br>30 years, 1996 to<br>2025 (90%)            | 271                                                                                                               | 2005-11-12 to<br>2024-11-12 (19<br>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 | 113                                   | 30              | 3.77                                     |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 13                                    | 30              | 0.433                                    |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 420                                   | 30              | 14                                       |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 51                                    | 30              | 1.7                                      |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 26                                    | 30              | 0.867                                    |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |

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  |                                                                                        |
| Cold Wave       | 104 of 104                    | 63.8                     | 93.5   | 99.3 | Very High 33, Relatively High 69, Relatively Moderate 2                                |
| Drought         | 66 of 104                     | 67.6                     | 77.7   | 96.7 | Relatively Moderate 3, Relatively Low 24, Very Low 39, No Rating 38                    |
| Earthquake      | 104 of 104                    | 11.2                     | 48.5   | 75.6 | Relatively Low 72, Very Low 32                                                         |
| Hail            | 104 of 104                    | 20.1                     | 40.4   | 63.5 | Relatively Low 64, Very Low 40                                                         |
| Heat Wave       | 104 of 104                    | 7.9                      | 42.1   | 76.4 | Relatively Moderate 17, Relatively Low 85, Very Low 2                                  |
| Hurricane       | 104 of 104                    | 12.4                     | 16.6   | 32.2 | Very Low 104                                                                           |
| Ice Storm       | 104 of 104                    | 3.8                      | 21.6   | 45.6 | Relatively Low 9, Very Low 95                                                          |
| Inland Flooding | 104 of 104                    | 3.2                      | 63.4   | 97.1 | Very High 3, Relatively High 25, Relatively Moderate 44, Relatively Low 29, Very Low 3 |
| Landslide       | 100 of 104                    | 13.6                     | 46.4   | 85.9 | Relatively Low 3, Very Low 97, No Rating 4                                             |
| Lightning       | 104 of 104                    | 14.5                     | 48.1   | 76.3 | Relatively Moderate 49, Relatively Low 54, Very Low 1                                  |
| Strong Wind     | 104 of 104                    | 15.5                     | 40.5   | 65.7 | Relatively Moderate 10, Relatively Low 93, Very Low 1                                  |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                                           |
|----------------|-------------------------------|--------------------------|--------|------|----------------------------------------------------------------------------|
|                |                               | Min                      | Median | Max  |                                                                            |
| Tornado        | 104 of 104                    | 51.3                     | 85.5   | 98.3 | Very High 18, Relatively High 71, Relatively Moderate 14, Relatively Low 1 |
| Wildfire       | 85 of 104                     | 18.6                     | 40.9   | 71.1 | Relatively Low 1, Very Low 84, No Rating 19                                |
| Winter Weather | 104 of 104                    | 22.4                     | 43.0   | 68.1 | Relatively Moderate 27, Relatively Low 77                                  |

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                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------|---------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kane County              | County  | Approved, expires 2029-06-25                                             | FMA RL 2, SRL 0; any 16                                                              | \$639,487.59                                                                                                                      | 0 total; 0 since its plan                                           | Includes \$568,629 for declarations not counted as hazard incidents (DR-4489-IL, EM-3230-IL).                                                                                                                                                                                                                                                            |
| Algonquin village        | Village | Approved, expires 2029-06-25                                             | FMA RL 1, SRL 1; any 6                                                               | no Public Assistance recorded                                                                                                     | 8 total; 4 since its plan                                           | Also approved under plan 109175 (McHenry County 2023 Hazard Mitigation Plan, expires 2028-09-16). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county. |
| Aurora city              | City    | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 4; any 13                                                              | \$1,311,953.72                                                                                                                    | 73 total; 9 since its plan                                          | Includes \$407,366.52 for declarations not counted as hazard incidents (DR-4489-IL).                                                                                                                                                                                                                                                                     |
| Barrington Hills village | Village | Approved, expires 2028-09-16                                             | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 2 total; 2 since its plan                                           | Also approved under plan 108901 (Lake County 2023 Hazard Mitigation Plan, expires 2028-07-04). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.                                                                                                                   |
| Batavia city             | City    | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | \$409,530.39                                                                                                                      | 61 total; 16 since its plan                                         | Includes \$189,801.84 for declarations not counted as hazard incidents (DR-4489-IL).                                                                                                                                                                                                                                                                     |
| Big Rock village         | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 18 total; 6 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                          |
| Burlington village       | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 12 total; 9 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                          |
| Campton Hills village    | Village | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | FMA RL 0, SRL 0; any 0                                                               | \$23,859.75                                                                                                                       | 9 total; no approved plan                                           |                                                                                                                                                                                                                                                                                                                                                          |
| Carpentersville village  | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | \$147,944.07                                                                                                                      | 38 total; 2 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                          |

| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------|---------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| East Dundee village   | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 1                                                               | \$96,107.22                                                                                                                       | 3 total; 0 since its plan                                           | Includes \$13,322.72 for declarations not counted as hazard incidents (DR-4489-IL).                                                                                                                                                                                                                                                                                                                                                                                                         |
| Elburn village        | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | \$27,031.33                                                                                                                       | 40 total; 9 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Elgin city            | City    | Approved, expires 2029-09-26                                             | FMA RL 1, SRL 3; any 23                                                              | \$639,245.78                                                                                                                      | 76 total; 10 since its plan                                         | Also approved under plan 109698 (Kane County 2024 Hazard Mitigation Plan, expires 2029-06-25). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Cook County; in-county portion (county table): FMA RL 1, FMA SRL 3, NFIP RL 20, NFIP SRL 3, any category 20. Includes \$230,944.94 for declarations not counted as hazard incidents (DR-4489-IL, EM-3230-IL). |
| Geneva city           | City    | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | FMA RL 0, SRL 0; any 0                                                               | \$226,254.53                                                                                                                      | 42 total; no approved plan                                          | Includes \$30,220.48 for declarations not counted as hazard incidents (DR-4489-IL).                                                                                                                                                                                                                                                                                                                                                                                                         |
| Gilberts village      | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 1                                                               | \$24,979.20                                                                                                                       | 7 total; 1 since its plan                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Hampshire village     | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 1                                                               | \$21,525.93                                                                                                                       | 28 total; 5 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Huntley village       | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 1 total; 1 since its plan                                           | Also approved under plan 109175 (McHenry County 2023 Hazard Mitigation Plan, expires 2028-09-16). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.                                                                                                                                                                                                                                                   |
| Lily Lake village     | Village | Plan 109698 approved 2024-06-26, pending adoption here; not yet eligible | FMA RL 0, SRL 0; any 0                                                               | \$9,365.25                                                                                                                        | 14 total; no approved plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Maple Park village    | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 28 total; 10 since its plan                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Montgomery village    | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 6; any 8                                                               | \$109,260.40                                                                                                                      | 28 total; 9 since its plan                                          | Also approved under plan 109742 (Kendall County 2024 Hazard Mitigation Plan, expires 2029-05-01). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Kendall County; in-county portion (county table): FMA RL 0, FMA SRL 6, NFIP RL 5, NFIP SRL 4, any category 7. Includes \$48,599.19 for declarations not counted as hazard incidents (DR-4489-IL).          |
| North Aurora village  | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 1                                                               | \$74,283.44                                                                                                                       | 19 total; 4 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Pingree Grove village | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 0                                                               | \$15,529.11                                                                                                                       | 15 total; 2 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Sleepy Hollow village | Village | Approved, expires 2029-06-25                                             | FMA RL 0, SRL 0; any 1                                                               | \$20,870.33                                                                                                                       | 11 total; 4 since its plan                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

| Jurisdiction        | Type    | Plan status                  | Repetitive loss                                                   | Public Assistance to this jurisdiction                                                  | Event records naming this place  | Notes                                                                               |
|---------------------|---------|------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------|
|                     |         |                              | <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | <i>all years; since its plan</i> |                                                                                     |
| South Elgin village | Village | Approved, expires 2029-06-25 | FMA RL 0, SRL 0; any 8                                            | \$122,264.93                                                                            | 15 total; 1 since its plan       |                                                                                     |
| St. Charles city    | City    | Approved, expires 2029-06-25 | FMA RL 1, SRL 1; any 6                                            | \$301,295.28                                                                            | 34 total; 8 since its plan       | Includes \$54,974.74 for declarations not counted as hazard incidents (DR-4489-IL). |
| Sugar Grove village | Village | Approved, expires 2029-06-25 | FMA RL 0, SRL 0; any 0                                            | \$46,090.91                                                                             | 37 total; 1 since its plan       | Includes \$4,887.83 for declarations not counted as hazard incidents (DR-4489-IL).  |
| Virgil village      | Village | Approved, expires 2029-06-25 | FMA RL 0, SRL 0; any 0                                            | \$825                                                                                   | 13 total; 6 since its plan       |                                                                                     |
| West Dundee village | Village | Approved, expires 2029-06-25 | FMA RL 0, SRL 0; any 0                                            | \$109,797.54                                                                            | 20 total; 1 since its plan       |                                                                                     |

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

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

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

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

Local data needed

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

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

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

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

| Hazard          | Building exposure<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 2024-06-26<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                                                                                                                                                                      |
|-----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold Wave       | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$363                                            | \$483                                              | \$49,811,431                                                                                     | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                           |
| Drought         | n/a                                         | \$191,405,962                                  | n/a                                 | n/a                                              | \$495,117                                          | n/a                                                                                              | 0.259% (agriculture)                                              |                                                                                                           | \$0                                                                               |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                           |
| Earthquake      | \$213,952,425,767                           | n/a                                            | 516,522                             | \$2,970,906                                      | n/a                                                | \$898,116                                                                                        | 0.00139%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Hail            | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$471,907                                        | \$27,877                                           | \$20,843                                                                                         | 0.000381%                                                         | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                           |
| Heat Wave       | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$30,420                                         | \$2                                                | \$3,666,565                                                                                      | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                           |
| Hurricane       | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$5,550                                          | \$2,521                                            | under \$1                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Ice Storm       | \$123,862,875,738                           | n/a                                            | 516,019                             | \$104,062                                        | n/a                                                | \$87,718                                                                                         | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Inland Flooding | \$123,833,819,714                           | \$26,776,365                                   | 6,800                               | \$98,205,924                                     | \$650,490                                          | \$147,868                                                                                        | n/a (see note)                                                    | \$15,000                                                                                                  |                                                                                   |                                                                  | 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       | \$551,945,329                               | n/a                                            | 2,208                               | \$774                                            | n/a                                                | \$968                                                                                            | 0.00014%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Lightning       | \$123,888,515,450                           | n/a                                            | 516,173                             | \$208,205                                        | n/a                                                | \$1,087,054                                                                                      | 0.000168%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Strong Wind     | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$224,464                                        | \$34,626                                           | \$1,188,067                                                                                      | 0.000181%                                                         | \$0                                                                                                       | \$1,000                                                                           |                                                                  | Storm Events damage since the plan includes 1 zone-level High Wind record (\$1,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.             |
| Tornado         | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$15,419,113                                     | \$2,094                                            | \$22,126,304                                                                                     | 0.0124%                                                           | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                           |

| 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 2024-06-26<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 |
|----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------|
| Wildfire       | \$5,387,482,079                             | \$21,007,730                                   | 27,652                              | \$18,319                                         | \$14                                               | \$2,421                                                                                          | 0.00034%                                                          |                                                                                                           |                                                                                   |                                                                  |      |
| Winter Weather | \$123,888,515,450                           | \$233,398,222                                  | 516,173                             | \$12,739                                         | \$1,094                                            | \$208,236                                                                                        | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |      |

Totals since 2024-06-26 (Storm Events through 2026-06-30): 183 county-coded records, 183 with a damage value recorded (including \$0), \$15,000; 25 zone-level records, 25 with a damage value recorded (including \$0), \$1,000 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

## Supports FEMA checklist item B2-a: vulnerability (county context)

### County context

Source: 5

| Measure                                                                                                                                                                       | Value             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Population                                                                                                                                                                    | 516,173           |
| Building value (total, not at risk)                                                                                                                                           | \$123,888,515,450 |
| Agriculture value (total, not at risk)                                                                                                                                        | \$233,398,222     |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively High   |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$118,887,065     |
| 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) | \$79,245,590      |
| Social vulnerability rating                                                                                                                                                   | Very Low          |
| Community resilience rating                                                                                                                                                   | Relatively High   |
| NRI version                                                                                                                                                                   | December 2025     |

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

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

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

### Repetitive loss in this county, both definitions

Sources: 1, 4

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 4          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 14         |
| Repetitive loss, NFIP insurance definition    | 70         | Severe repetitive loss, NFIP insurance definition    | 10         |

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

### Repeat-flood properties: county and state-level rows

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                                | 4                            | 14                            | 70                            | 10                             | 75                                | 1                              | 21                                     |
| of which: Elgin city                        | 1                            | 3                             | 20                            | 3                              | 20                                | 0                              | 7                                      |
| of which: Aurora city                       | 0                            | 4                             | 11                            | 2                              | 13                                | 0                              | 2                                      |
| of which: East Dundee village               | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Gilberts village                  | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Hampshire village                 | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Montgomery village                | 0                            | 6                             | 5                             | 4                              | 7                                 | 1                              | 2                                      |
| of which: North Aurora village              | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: St. Charles city                  | 1                            | 1                             | 6                             | 1                              | 6                                 | 0                              | 2                                      |
| of which: Sleepy Hollow village             | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: South Elgin village               | 0                            | 0                             | 8                             | 0                              | 8                                 | 0                              | 3                                      |
| of which: Kane County (unincorporated area) | 2                            | 0                             | 15                            | 0                              | 16                                | 0                              | 5                                      |
| Statewide, no county in FEMA's file         | 0                            | 0                             | 5                             | 0                              | 5                                 | 0                              | 0                                      |

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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

Sources: 1, 4

| Jurisdiction      | NFIP<br>community ID | RL,<br>FMA<br><i>properties</i> | SRL,<br>FMA<br><i>properties</i> | RL,<br>NFIP<br><i>properties</i> | SRL,<br>NFIP<br><i>properties</i> | Any<br>category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently<br>insured<br><i>properties</i> | Note                                                                                                           |
|-------------------|----------------------|---------------------------------|----------------------------------|----------------------------------|-----------------------------------|--------------------------------------|--------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Kane County       | 170896               | 2                               | 0                                | 15                               | 0                                 | 16                                   | 0                              | 5                                         |                                                                                                                |
| Algonquin village | 170474               | 1                               | 1                                | 6                                | 1                                 | 6                                    | 0                              | 1                                         | Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county. |
| Aurora city       | 170320               | 0                               | 4                                | 11                               | 2                                 | 13                                   | 0                              | 2                                         |                                                                                                                |

| <b>Jurisdiction</b>      | <b>NFIP<br/>community ID</b> | <b>RL,<br/>FMA</b><br><i>properties</i> | <b>SRL,<br/>FMA</b><br><i>properties</i> | <b>RL,<br/>NFIP</b><br><i>properties</i> | <b>SRL,<br/>NFIP</b><br><i>properties</i> | <b>Any<br/>category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently<br/>insured</b><br><i>properties</i> | <b>Note</b>                                                                                                                                          |
|--------------------------|------------------------------|-----------------------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|----------------------------------------------|---------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Barrington Hills village | 170058                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Batavia city             | 170321                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Big Rock village         | 171081                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Burlington village       | 171077                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Campton Hills village    | 171396                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Carpentersville village  | 170322                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| East Dundee village      | 170323                       | 0                                       | 0                                        | 1                                        | 0                                         | 1                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Elburn village           | 171026                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Elgin city               | 170087                       | 1                                       | 3                                        | 23                                       | 3                                         | 23                                           | 0                                     | 8                                                 | Whole community, including the part in Cook County; in-county portion (county table): FMA RL 1, FMA SRL 3, NFIP RL 20, NFIP SRL 3, any category 20.  |
| Geneva city              | 170325                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Gilberts village         | 170326                       | 0                                       | 0                                        | 1                                        | 0                                         | 1                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Hampshire village        | 170327                       | 0                                       | 0                                        | 1                                        | 0                                         | 1                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Huntley village          | 170480                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Lily Lake village        | 171023                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Maple Park village       | 171018                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Montgomery village       | 170328                       | 0                                       | 6                                        | 6                                        | 4                                         | 8                                            | 1                                     | 2                                                 | Whole community, including the part in Kendall County; in-county portion (county table): FMA RL 0, FMA SRL 6, NFIP RL 5, NFIP SRL 4, any category 7. |
| North Aurora village     | 170329                       | 0                                       | 0                                        | 1                                        | 0                                         | 1                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Pingree Grove village    | 171078                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Sleepy Hollow village    | 170331                       | 0                                       | 0                                        | 1                                        | 0                                         | 1                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| South Elgin village      | 170332                       | 0                                       | 0                                        | 8                                        | 0                                         | 8                                            | 0                                     | 3                                                 |                                                                                                                                                      |
| St. Charles city         | 170330                       | 1                                       | 1                                        | 6                                        | 1                                         | 6                                            | 0                                     | 2                                                 |                                                                                                                                                      |
| Sugar Grove village      | 170333                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| Virgil village           | 171024                       | 0                                       | 0                                        | 0                                        | 0                                         | 0                                            | 0                                     | 0                                                 |                                                                                                                                                      |
| West Dundee village      | 170335                       | 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 | 4                            | 9                             | 60                            | 7                              | 63                                | 0                              | 19                                     |
| 2 to 4 unit residential   | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |
| other residential         | 0                            | 2                             | 2                             | 0                              | 4                                 | 0                              | 0                                      |
| non-residential           | 0                            | 3                             | 5                             | 3                              | 5                                 | 1                              | 2                                      |
| 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 67 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Kane County, IL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 17089). Automated baseline. <https://hazardplain.org/il/17089/> 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.