

McHenry County, IL

Risk-assessment baseline packet

County FIPS: 17111 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2028-09-16. Plan: McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175), approved 2023-09-17. Since the plan was approved on 2023-09-17: no new hazard declaration and 126 NOAA Storm Events records; details under "What changed since your last plan". Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$85,124,445 a year), Tornado (\$24,621,199) and Cold Wave (\$23,473,550). 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; 17111 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2028-09-16	Plan:	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)
Approved:	2023-09-17	Days to expiry:	717

What changed since your last plan (approved 2023-09-17)

New federal declarations:	none	Storm Events records since approval:	126 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 4, SRL 13 (44 CFR 77.2); any definition: 112	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: 27 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
McHenry County	County	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
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
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
Bull Valley village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Cary village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Crystal Lake city	City	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Fox River Grove village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Harvard city	City	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-01-03
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
Johnsburg village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-11-14
Lake in the Hills village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Lakewood village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Marengo city	City	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-01-03
McHenry city	City	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-03-05

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Port Barrington 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 2024-07-31
Richmond village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-09-19
Ringwood village	Village	Plan 109175 approved 2023-09-17, pending adoption here; not yet eligible	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175), pending adoption here	2023-09-17 by FEMA; not yet adopted here	2028-09-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Spring Grove village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-31
Wonder Lake village	Village	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-04-19
Woodstock city	City	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
Alden township	Township	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-04-01
Chemung township	Township	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2024-04-19
Dorr township	Township	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-11-27
Hebron township	Township	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-10
McHenry County Conversation District	Conservation District	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-10-31

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
McHenry Township Fire Protection District	Fire/EMS District	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-11-14
McHenry Township Road District	Highway/Port/ Rail	Approved, expires 2028-09-16	McHenry County 2023 Hazard Mitigation Plan (FEMA plan 109175)	2023-09-17	2028-09-16	717		this jurisdiction approved 2023-11-14

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively High	\$84,653,102	\$380,538	\$90,805	\$85,124,445	48	
2	Tornado	Relatively High	Relatively High	\$11,689,900	\$1,829	\$12,929,470	\$24,621,199	16	
3	Cold Wave	Relatively High	Very High	\$440	\$274	\$23,472,836	\$23,473,550	26	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).
4	Strong Wind	Relatively High	Relatively High	\$155,314	\$54,881	\$2,325,685	\$2,535,881	336	Includes 24 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Heat Wave	Relatively Low	Relatively Moderate	\$19,098	\$2	\$1,825,023	\$1,844,123	9	
6	Earthquake	Relatively Low	Relatively Low	\$1,383,706	n/a	\$385,469	\$1,769,174		Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
7	Hail	Relatively Moderate	Relatively Moderate	\$1,273,535	\$23,654	\$25,500	\$1,322,689	182	
8	Lightning	Relatively Moderate	Relatively Moderate	\$172,220	n/a	\$698,773	\$870,993	23	
9	Drought	Relatively Low	Relatively Moderate	n/a	\$420,009	n/a	\$420,009	24	
10	Winter Weather	Relatively Moderate	Relatively High	\$3,420	\$1,013	\$305,117	\$309,550	85	Includes 1 Sleet record (outside NRI's Winter Weather definition).
11	Ice Storm	Relatively Low	Relatively Moderate	\$43,024	n/a	\$128,203	\$171,227	5	
12	Wildfire	Very Low	Very Low	\$21,834	\$20	\$2,677	\$24,531	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$1,406	n/a	\$2,072	\$3,478	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Hurricane	Very Low	Very Low	\$2,050	\$1,131	under \$1	\$3,181	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, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 8708.13 (Relatively Low, 67.6); tract 8713.13 (Relatively Low, 62.5); tract 8712.01 (Relatively Low, 60.6)
Hurricane	tract 8702 (Very Low, 25.6); tract 8715.01 (Very Low, 22.5); tract 8710.04 (Very Low, 22.4)
Landslide	tract 8702 (Relatively Low, 88.3); tract 8715.02 (Relatively Low, 86.3); tract 8713.11 (Relatively Low, 85.3)
Tornado	tract 8715.01 (Very High, 98.3); tract 8712.01 (Very High, 96.6); tract 8712.06 (Very High, 96.1)
Wildfire	tract 8702 (Relatively Low, 72.4); tract 8709.06 (Relatively Low, 69.0); tract 8715.02 (Relatively Low, 68.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 8708.13 is Census Tract 8708.13). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	25 records, 1996 to 2026 (25 zone-level)	1 day to 4 days (median 2 days); 22 with a recorded value	4 consecutive days, 2024-01-14 to 2024-01-17, zone-level		Countywide (zone-level records).	
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).	
Drought	U.S. Drought Monitor scale (D0 to D4)	24 records, 2005 to 2024 (24 zone-level)	26 days to 316 days (median 49 days); 5 with a recorded value	316 days (about 10.4 months), 2021-05-18 to 2022-03-29, a run of 11 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	196 records, 1972 to 2026	0.75 in to 2.75 in (median 1 in); 195 with a recorded value	2.75 in hail, 2018-05-02; same size also recorded on 2013-07-20	Hail, 2006-10-02, \$75,000 property; \$0 crops (2006 dollars)	Event records naming jurisdictions in the plan: Marengo city (27 records), Crystal Lake city (26 records), Woodstock city (20 records), Huntley village (17 records), Algonquin village (14 records), Lake in the Hills village (12 records), Harvard city (9 records), Cary village (6 records), Richmond village (4 records), Spring Grove village (4 records); and 5 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	9 records, 1999 to 2026 (9 zone-level)	1 day to 5 days (median 2 days); 9 with a recorded value	5 consecutive days, 1999-07-21 to 1999-07-25, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 2007 to 2023 (5 zone-level)		No damage reported in 5 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	48 records, 1996 to 2026 (7 zone-level)		Flood, 2017-07-12, \$3,900,000 property; \$0 crops (2017 dollars)		Event records naming jurisdictions in the plan: Crystal Lake city (9 records), Harvard city (4 records), Huntley village (4 records), Woodstock city (3 records), Chemung township (2 records), Marengo city (2 records), McHenry city (2 records), Alden township (1 record), Johnsbury village (1 record), Richmond village (1 record); and 1 more jurisdiction (see the Excel file). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	23 records, 1996 to 2024		Lightning, 1996-08-05, \$200,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Woodstock city (5 records), Marengo city (3 records), Crystal Lake city (2 records), Fox River Grove village (2 records), Lake in the Hills village (2 records), Richmond village (2 records), Harvard city (1 record), Huntley village (1 record), Ringwood village (1 record), Wonder Lake village (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	26 records, 1996 to 2026 (26 zone-level)	39 kt (45 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 25 with a recorded value	61 kt (70 mph), measurement type not recorded, High Wind, 1997-04-06; NWS zone ILZ005	High Wind, 2010-10-26, \$100,000 property; \$0 crops (zone total, 2010 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	357 records, 1960 to 2026	50 kt (58 mph) to 76 kt (87 mph) (median 55 kt (63 mph)); 331 with a recorded value	76 kt (87 mph), measurement type not recorded, Thunderstorm Wind, 1983-07-19; same speed and measurement basis also recorded on 1981-04-03	Thunderstorm Wind, 2006-07-17, \$200,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Woodstock city (40 records), Crystal Lake city (34 records), Marengo city (28 records), Harvard city (19 records), Huntley village (19 records), Algonquin village (17 records), Hebron township (14 records), Richmond village (11 records), Wonder Lake village (11 records), Lake in the Hills village (10 records); and 11 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	27 records, 1958 to 2026	F/EF0 to F/EF4 (median F/EF1); 26 with a recorded value	F4 tornado, 1965-04-11, 9.1 mi path length (whole path, pre-1996), 400 yd wide, damage not recorded (pre-1996 record), 6 direct deaths, 75 direct injuries	Tornado, 1967-04-21, \$25,000,000 property; crops not recorded (1967 dollars)	Event records naming jurisdictions in the plan: Chemung township (4 records), Alden township (1 record), Barrington Hills village (1 record), Huntley village (1 record), Woodstock city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	85 records, 1997 to 2026 (85 zone-level)		No damage reported in 85 records.		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 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 <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	\$4,797,863.35	
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	\$214,662.91	
2011-03-17	2011-01-31	DR-1960-IL	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$1,411,411.41	
2008-03-13	2008-02-05	EM-3283-IL	Emergency	Record Snow and Near Record Snow	Winter Weather	\$741,606.24	
2006-12-29	2006-11-30	EM-3269-IL	Emergency	Snow	Winter Weather	\$447,230.25	
2005-09-07	2005-08-29	EM-3230-IL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2001-01-17	2000-12-11	EM-3161-IL	Emergency	Illinois Winter Snow Storms	Winter Weather	\$350,553.15	
1999-01-08	1999-01-01	EM-3134-IL	Emergency	Il-Winter Storm 1/1/99	Winter Weather	\$216,311.31	
1993-07-09	1993-04-13	DR-997-IL	Major disaster	Severe Storms & Flooding	Inland Flooding	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	
1965-04-25	1965-04-25	DR-194-IL	Major disaster	Tornadoes, Severe Storms & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded	

School districts and special districts in this county: \$48,295.32 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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: 3 rows, \$7,017.17

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1991-IL	2011-06-07	Severe Storms and Flooding	DOWELL	\$3,856
DR-1850-IL	2009-07-02	Severe Storms, Flooding, and Tornadoes	DOWELL	\$1,848.20
EM-3199-IL	2005-02-01	Record/Near Record Snow	DOWELL	\$1,312.97

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

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	26	7	1	9	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	24	1	3	10	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	196	18	2	21	0	0	1955 to 2026-06-30	
Heat Wave	9	2	2	6	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	5	0	1	1	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Inland Flooding	48	7	0	9	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	23	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	383	76	21	117	1	0	1955 to 2026-06-30	Includes 24 High Wind and 2 Strong Wind records.
Tornado	27	2	3	5	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	85	12	4	24	6	0	1996 to 2026-06-30	Includes 1 Sleet record.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-01-14	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone ILZ005 (MCHENRY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-05-18	Drought		\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone ILZ005 (MCHENRY), zone-level		B1-c worst recorded: Drought
2018-05-02	Hail	2.75 in	\$0 property; \$0 crops (2018 dollars)	0, 0	RICHMOND		B1-c worst recorded: Hail
2017-07-12	Flood		\$3,900,000 property; \$0 crops (2017 dollars)	0, 0	MC CULLOM LAKE to PISTAKEE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2016-01-11	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2016 dollars)	1, 0	NWS zone ILZ005 (MCHENRY), zone-level		deaths or injuries recorded
2001-04-07	High Wind	46 kt (53 mph) measured	damage not reported	1, 1	NWS zone ILZ005 (MCHENRY), zone-level		deaths or injuries recorded
1999-07-21	Heat		damage not reported	0, 0	NWS zone ILZ005 (MCHENRY), zone-level		B1-c worst recorded: Excessive Heat, Heat
1997-04-06	High Wind	61 kt (70 mph), measurement type not recorded	damage not reported	0, 0	NWS zone ILZ005 (MCHENRY), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-08-05	Lightning		\$200,000 property; crops not reported (1996 dollars)	0, 0	WOODSTOCK		B1-c worst recorded: Lightning
1983-07-19	Thunderstorm Wind	76 kt (87 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1967-04-21	Tornado	F4, 14 mi path length (whole path, pre-1996), 1,200 yd wide	\$25,000,000 property; crops not recorded (1967 dollars)	0, 40	location not recorded		B1-c most damaging: Tornado
1965-04-11	Tornado	F4, 9.1 mi path length (whole path, pre-1996), 400 yd wide	damage not recorded (pre-1996 record)	6, 75	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (826 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 annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	5.69	event-days per year	about 5.69 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	108	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	8.59	event-days per year	about 8.59 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	336	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00111	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.111%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.84	events per year	about 4.84 per year	Highly likely	FEMA annualized frequency (modeled)	183.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.79	event-days per year	about 2.79 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	43	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00595	events per year	about 1 in 168 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.612	event-days per year	about 0.612 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	42	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.11	event-days per year	about 1.11 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	31	1996 to 2023 (28 years)	see B1-f	
Landslide	0.115	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	39.2	days per year with a strike	about 39.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.27	events per year	about 6.27 per year	Highly likely	FEMA annualized frequency (modeled)	239	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.444	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000818	annual probability at a location	chance a given location in the county burns in a year: 0.00818%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	14.6	event-days per year	about 14.6 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	277	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	97	30	3.23
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	274	30	9.13
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	16	30	0.533
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	64 of 64	72.2	88.7	96.5	Very High 3, Relatively High 59, Relatively Moderate 2
Drought	57 of 64	68.5	77.2	95.6	Relatively Moderate 4, Relatively Low 22, Very Low 31, No Rating 7
Earthquake	64 of 64	9.8	41.6	67.6	Relatively Low 35, Very Low 29
Hail	64 of 64	42.6	63.8	81.8	Relatively Moderate 13, Relatively Low 51
Heat Wave	64 of 64	12.7	31.5	55.4	Relatively Low 62, Very Low 2
Hurricane	64 of 64	12.0	14.8	25.6	Very Low 64
Ice Storm	64 of 64	13.6	27.1	46.6	Relatively Low 17, Very Low 47
Inland Flooding	64 of 64	23.9	66.1	98.8	Very High 5, Relatively High 16, Relatively Moderate 26, Relatively Low 17
Landslide	64 of 64	22.4	66.4	88.3	Relatively Low 8, Very Low 56
Lightning	64 of 64	28.1	46.3	71.4	Relatively Moderate 27, Relatively Low 37
Strong Wind	64 of 64	48.8	65.7	84.1	Relatively High 2, Relatively Moderate 56, Relatively Low 6

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	64 of 64	65.3	84.6	98.3	Very High 9, Relatively High 47, Relatively Moderate 8
Wildfire	64 of 64	21.8	47.8	72.4	Relatively Low 4, Very Low 60
Winter Weather	64 of 64	41.0	58.4	75.7	Relatively Moderate 58, Relatively Low 6

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
McHenry County	County	Approved, expires 2028-09-16	FMA RL 3, SRL 10; any 61	\$329,482.87	0 total; 0 since its plan	Includes \$254,805.62 for declarations not counted as hazard incidents (DR-4489-IL).
Algonquin village	Village	Approved, expires 2029-06-25	FMA RL 1, SRL 1; any 6	\$285,193.01	31 total; 7 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. Includes \$11,805.30 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; 1 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.
Bull Valley village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$26,268.57	4 total; 2 since its plan	Includes \$5,385.75 for declarations not counted as hazard incidents (DR-4489-IL).
Cary village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$119,753.19	15 total; 2 since its plan	Includes \$8,392.91 for declarations not counted as hazard incidents (DR-4489-IL).
Crystal Lake city	City	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 2	\$424,254.12	71 total; 7 since its plan	Includes \$67,614.29 for declarations not counted as hazard incidents (DR-4489-IL).
Fox River Grove village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 1; any 3	\$45,191.20	10 total; 2 since its plan	Includes \$4,050.20 for declarations not counted as hazard incidents (DR-4489-IL).
Harvard city	City	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$82,174.14	33 total; 6 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Huntley village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$73,894.66	42 total; 6 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. Includes \$21,165.87 for declarations not counted as hazard incidents (DR-4489-IL).
Johnsburg village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 6	\$48,487.55	6 total; 2 since its plan	
Lake in the Hills village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 4	\$203,294.30	24 total; 3 since its plan	Includes \$60,193.57 for declarations not counted as hazard incidents (DR-4489-IL).
Lakewood village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$31,909.63	0 total; 0 since its plan	
Marengo city	City	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 1	\$37,078.62	60 total; 7 since its plan	
McHenry city	City	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 5	\$226,663.09	11 total; 3 since its plan	Includes \$8,163.12 for declarations not counted as hazard incidents (DR-4489-IL).
Port Barrington village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 11	no Public Assistance recorded	3 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. Whole community, including the part in Lake County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 9, NFIP SRL 0, any category 9.
Richmond village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$23,733.62	18 total; 1 since its plan	
Ringwood village	Village	Plan 109175 approved 2023-09-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,548.38	2 total; no approved plan	
Spring Grove village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 4	\$80,712.90	9 total; 1 since its plan	
Wonder Lake village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 0	\$30,181.47	14 total; 2 since its plan	
Woodstock city	City	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 2	\$357,904.43	69 total; 13 since its plan	Includes \$39,056.84 for declarations not counted as hazard incidents (DR-4489-IL).
Alden township	Township	Approved, expires 2028-09-16		no Public Assistance recorded	5 total; 3 since its plan	No NFIP community ID on this jurisdiction's plan row.
Chemung township	Township	Approved, expires 2028-09-16		no Public Assistance recorded	9 total; 1 since its plan	No NFIP community ID on this jurisdiction's plan row.

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Dorr township	Township	Approved, expires 2028-09-16		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Hebron township	Township	Approved, expires 2028-09-16		no Public Assistance recorded	14 total; 4 since its plan	No NFIP community ID on this jurisdiction's plan row.

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-09-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$88,488,539,283	\$210,839,447	310,151	\$440	\$274	\$23,472,836	under 0.0001%		\$0		
Drought	n/a	\$132,187,545	n/a	n/a	\$420,009	n/a	0.318% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$147,333,616,283	n/a	310,229	\$1,383,706	n/a	\$385,469	0.000939%				
Hail	\$88,488,539,283	\$210,839,447	310,151	\$1,273,535	\$23,654	\$25,500	0.00144%	\$0			
Heat Wave	\$88,488,539,283	\$210,839,447	310,151	\$19,098	\$2	\$1,825,023	under 0.0001%		\$0		
Hurricane	\$88,325,079,256	\$205,145,217	310,054	\$2,050	\$1,131	under \$1	under 0.0001%				
Ice Storm	\$88,480,742,401	n/a	310,111	\$43,024	n/a	\$128,203	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-09-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$88,381,364,766	\$21,690,759	8,528	\$84,653,102	\$380,538	\$90,805	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$778,210,095	n/a	2,615	\$1,406	n/a	\$2,072	0.000181%				
Lightning	\$88,488,539,283	n/a	310,151	\$172,220	n/a	\$698,773	0.000195%	\$0			
Strong Wind	\$88,488,539,283	\$210,839,447	310,151	\$155,314	\$54,881	\$2,325,685	0.000176%	\$0	\$50,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$50,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$88,488,539,283	\$210,839,447	310,151	\$11,689,900	\$1,829	\$12,929,470	0.0132%	\$0			
Wildfire	\$9,987,752,044	\$26,330,026	37,500	\$21,834	\$20	\$2,677	0.000219%				
Winter Weather	\$88,488,539,283	\$210,839,447	310,151	\$3,420	\$1,013	\$305,117	under 0.0001%		\$0		

Totals since 2023-09-17 (Storm Events through 2026-06-30): 101 county-coded records, 101 with a damage value recorded (including \$0), \$0; 25 zone-level records, 25 with a damage value recorded (including \$0), \$50,000 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	310,151
Building value (total, not at risk)	\$88,488,539,283
Agriculture value (total, not at risk)	\$210,839,447
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$100,302,400
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)	\$42,191,630
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	4	Severe repetitive loss, FMA definition (44 CFR 77.2)	13
Repetitive loss, NFIP insurance definition	111	Severe repetitive loss, NFIP insurance definition	12

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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	4	13	111	12	112	1	39
of which: Barrington village (plan jurisdiction listed on the Cook County and Lake County page)	0	0	1	0	1	0	0
of which: Algonquin village	1	1	6	1	6	0	1
of which: Crystal Lake city	0	0	2	0	2	0	0
of which: Fox River Grove village	0	1	3	1	3	0	3

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Port Barrington village	0	0	9	0	9	0	0
of which: Lake-in-the-Hills village	0	0	4	0	4	0	0
of which: Marengo city	0	0	1	0	1	0	1
of which: McHenry city	0	0	5	0	5	0	0
of which: Spring Grove village	0	0	4	0	4	0	0
of which: Johnsburg village	0	0	6	0	6	0	3
of which: Woodstock city	0	0	2	0	2	0	0
of which: McHenry County (unincorporated area)	3	10	60	9	61	1	30
of which: Lakemoor village (plan jurisdiction listed on the Lake County page)	0	0	1	0	1	0	0
of which: Holiday Hills village (community ID not in plan data)	0	1	7	1	7	0	1
Statewide, no county in FEMA's file	0	0	5	0	5	0	0

2 of the county's repeat-flood properties belong to NFIP communities whose plan jurisdiction is not listed on this page (the community rows above name the page that lists it).

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 community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
McHenry County	170732	3	10	60	9	61	1	30	
Algonquin village	170474	1	1	6	1	6	0	1	
Barrington Hills village	170058	0	0	0	0	0	0	0	
Bull Valley village	170977	0	0	0	0	0	0	0	
Cary village	170475	0	0	0	0	0	0	0	
Crystal Lake city	170476	0	0	2	0	2	0	0	
Fox River Grove village	170477	0	1	3	1	3	0	3	
Harvard city	170479	0	0	0	0	0	0	0	
Huntley village	170480	0	0	0	0	0	0	0	
Johnsburg village	170486	0	0	6	0	6	0	3	
Lake in the Hills village	170481	0	0	4	0	4	0	0	
Lakewood village	170805	0	0	0	0	0	0	0	
Marengo city	170482	0	0	1	0	1	0	1	
McHenry city	170483	0	0	5	0	5	0	0	

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Port Barrington village	170478	0	0	11	0	11	0	0	Whole community, including the part in Lake County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 9, NFIP SRL 0, any category 9.
Richmond village	170484	0	0	0	0	0	0	0	
Ringwood village	170060	0	0	0	0	0	0	0	
Spring Grove village	170485	0	0	4	0	4	0	0	
Wonder Lake village	170976	0	0	0	0	0	0	0	
Woodstock city	170488	0	0	2	0	2	0	0	

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	3	12	106	11	107	1	37
2 to 4 unit residential	1	1	2	1	2	0	1
other residential	0	0	0	0	0	0	0
non-residential	0	0	3	0	3	0	1
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 107 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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Reuse, citation and corrections

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Cite this: Hazard Plain (2026). McHenry County, IL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 17111). Automated baseline. <https://hazardplain.org/il/17111/> 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