

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 hazard declaration and 208 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 (\$99,004,282 a year), Cold Wave (\$49,812,277) and Tornado (\$37,547,514). 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 <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 expiry	Update underway	Notes
						<i>negative = days since 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 <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 expiry	Update underway	Notes
						<i>negative = days since 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 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 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 <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
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 <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 <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	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).	
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)	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).	
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).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (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					
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.
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 (zone total, 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 <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
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).	

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	\$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	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
1996-07-25	1996-07-17	DR-1129-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
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

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	31	5	2	13	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	16	3	1	5	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	225	26	1	53	0	0	1955 to 2026-06-30	
Heat Wave	11	3	2	7	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	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	70	3	1	6	7	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	16	0	1	1	0	0	1996 to 2026-06-30	
Strong Wind	599	154	29	225	1	0	1955 to 2026-06-30	Includes 31 High Wind and 5 Strong Wind records.
Tornado	43	6	7	17	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	91	8	4	23	4	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	Why listed
2018-01-24	Winter Weather		\$250,000 property; \$0 crops (zone total, 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/ Wind Chill		\$0 property; \$0 crops (zone total, 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 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 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 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	5.86	event-days per year	about 5.86 days per year	Likely	Storm Events event-days in 15 of 30 years, 1996 to 2025 (50%)	111	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	8.02	event-days per year	about 8.02 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	210	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00136	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.136%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.69	events per year	about 4.69 per year	Highly likely	FEMA annualized frequency (modeled)	178.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.17	event-days per year	about 3.17 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	50.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	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	0.54	event-days per year	about 0.54 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	37	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.79	event-days per year	about 1.79 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	50	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0889	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	42.3	days per year with a strike	about 42.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.67	events per year	about 6.67 per year	Highly likely	FEMA annualized frequency (modeled)	254	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	0.417	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	0.0000774	annual probability at a location	chance a given location in the county burns in a year: 0.00774%		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	14.3	event-days per year	about 14.3 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	271	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	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 <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 <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 <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
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 <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
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 <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 2024-06-26 <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	\$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 <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 2024-06-26 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$5,387,482,079	\$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 <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	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 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
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	

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
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 <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	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 (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.

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org