

Lake County, IL

Risk-assessment baseline packet

County FIPS: 17097 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 2028-07-04. Plan: Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901), approved 2023-07-05. Since the plan was approved on 2023-07-05: no new hazard declaration and 123 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 (\$155,484,406 a year), Tornado (\$46,709,970) and Cold Wave (\$43,262,240). 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; 17097 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 2028-07-04	Plan:	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)
Approved:	2023-07-05	Days to expiry:	643

What changed since your last plan (approved 2023-07-05)

New federal declarations:	none	Storm Events records since approval:	123 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 7, SRL 25 (44 CFR 77.2); any definition: 203	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: 55 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
Lake County	County	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Antioch village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Bannockburn village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
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
Barrington village	Village	Approved, expires 2029-09-26	Cook County 2024 Hazard Mitigation Plan (FEMA plan 109987)	2024-09-27	2029-09-26	1,092		this jurisdiction approved 2024-10-23
Beach Park village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Buffalo Grove village	Village	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 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 2024-11-12

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Deer Park village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Deerfield village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Fox Lake village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
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
Grayslake village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Green Oaks village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Gurnee village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Hainesville village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Hawthorn Woods village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Highland Park city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Highwood city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Indian Creek village	Village	Plan 108901 approved 2023-07-05, pending adoption here; not yet eligible	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901), pending adoption here	2023-07-05 by FEMA; not yet adopted here	2028-07-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Island Lake village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Kildeer village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Lake Barrington village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Lake Bluff village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Lake Forest city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lake Villa village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Lake Zurich village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Lakemoor village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Libertyville village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Lincolnshire village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Lindenhurst village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Long Grove village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Mettawa village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Mundelein village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
North Barrington village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
North Chicago city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Old Mill Creek village	Village	Plan 108901 approved 2023-07-05, pending adoption here; not yet eligible	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901), pending adoption here	2023-07-05 by FEMA; not yet adopted here	2028-07-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Park City city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Riverwoods village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Round Lake Beach village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Round Lake Heights village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Round Lake Park village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Round Lake village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Third Lake village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Tower Lakes village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Vernon Hills village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Volo village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Wadsworth village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Wauconda village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Waukegan city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2024-02-28
Winthrop Harbor village	Village	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Zion city	City	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25
Antioch township	Township	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Fremont township	Township	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		
Warren township	Township	Approved, expires 2028-07-04	Lake County 2023 Hazard Mitigation Plan (FEMA plan 108901)	2023-07-05	2028-07-04	643		this jurisdiction approved 2023-08-25

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	\$155,175,773	\$119,679	\$188,954	\$155,484,406	100	
2	Tornado	Very High	Very High	\$18,537,332	\$373	\$28,172,266	\$46,709,970	10	
3	Cold Wave	Very High	Very High	\$549	\$3,634	\$43,258,057	\$43,262,240	21	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	Very High	Very High	\$1,676,620	\$10,513	\$6,117,695	\$7,804,828	315	Includes 32 High Wind and 8 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$36,152	under \$1	\$4,954,561	\$4,990,713	9	
6	Earthquake	Relatively Low	Relatively Moderate	\$2,998,420	n/a	\$832,130	\$3,830,550		Storm Events does not record earthquakes.
7	Lightning	Relatively High	Relatively High	\$327,065	n/a	\$1,660,457	\$1,987,523	24	
8	Hail	Relatively Moderate	Relatively Moderate	\$1,921,895	\$6,162	\$28,520	\$1,956,577	167	
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$37,682	n/a	\$158,039	\$195,721	5	
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$7,800	\$256	\$116,786	\$124,841	91	Includes 1 Sleet record (outside NRI's Winter Weather definition).
11	Drought	Relatively Low	Relatively Low	n/a	\$90,851	n/a	\$90,851	24	
12	Wildfire	Very Low	Very Low	\$37,884	\$8	\$6,072	\$43,965	2	
13	Hurricane	Very Low	Very Low	\$6,143	\$374	\$1	\$6,518	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Coastal Flooding	Very Low	Very Low	\$5,120	n/a	\$642	\$5,762	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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
15	Landslide	Very Low	Very Low	\$787	n/a	\$630	\$1,418	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	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 landslide and tsunami 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 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.

Coastal Flooding and 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 8662 (Relatively Low, 74.9); tract 8645.21 (Relatively Low, 70.5); tract 8635 (Relatively Low, 67.9)
Hurricane	tract 8662 (Very Low, 21.8); tract 8660 (Very Low, 20.8); tract 8641.10 (Very Low, 20.3)
Landslide	tract 8609.03 (Very Low, 79.8); tract 8660 (Very Low, 79.0); tract 8609.06 (Very Low, 77.2)
Tornado	tract 8662 (Very High, 98.0); tract 8616.03 (Very High, 94.3); tract 8635 (Very High, 94.0)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 8606 (Relatively Low, 77.0); tract 8602 (Relatively Low, 72.1); tract 8662 (Relatively Low, 71.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 8662 is Census Tract 8662). 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
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	20 records, 1996 to 2026 (20 zone-level)	1 day to 4 days (median 2 days); 18 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)	29 days to 316 days (median 144.5 days); 4 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.
Hail	hail size (inches)	185 records, 1963 to 2025	0.75 in to 2.75 in (median 1 in); 185 with a recorded value	2.75 in hail, 1967-07-18	Hail, 2016-04-25, \$5,000 property; \$0 crops (2016 dollars)	Event records naming jurisdictions in the plan: Lake Zurich village (10 records), Mundelein village (9 records), Waukegan city (9 records), Grayslake village (7 records), Round Lake village (7 records), Vernon Hills village (7 records), Buffalo Grove village (6 records), Gurnee village (6 records), Lake Villa village (6 records), Libertyville village (6 records); and 32 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 2007 to 2023 (5 zone-level)		Ice Storm, 2007-12-01, \$1,000 property; \$0 crops (2007 dollars); NWS zone ILZ006		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	100 records, 1996 to 2026 (11 zone-level)		Flash Flood, 2017-07-12, \$12,700,000 property; \$0 crops (2017 dollars)		Event records naming jurisdictions in the plan: Gurnee village (9 records), Winthrop Harbor village (6 records), Barrington Hills village (4 records), Libertyville village (4 records), Barrington village (3 records), Deerfield village (3 records), Highland Park city (3 records), Lake Bluff village (3 records), Lake Forest city (3 records), Island Lake village (2 records); and 16 more jurisdictions (see the Excel file). Zone-level records (11) 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)	24 records, 1996 to 2018		Lightning, 2002-06-03, damage not reported, 1 direct death, 1 direct injury	Lightning, 1998-05-28, \$500,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Wauconda village (3 records), Buffalo Grove village (2 records), Grayslake village (2 records), Mundelein village (2 records), Deerfield village (1 record), Highland Park city (1 record), Kildeer village (1 record), Lake Villa village (1 record), Libertyville village (1 record), North Barrington village (1 record); and 5 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	40 records, 1996 to 2026 (40 zone-level)	29 kt (33 mph) to 64 kt (74 mph) (median 50 kt (58 mph)); 39 with a recorded value	64 kt (74 mph), measurement type not recorded, High Wind, 1997-04-06, 1 direct injury (reported for the zone); NWS zone ILZ006	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)	311 records, 1960 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 283 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2011-06-30	Thunderstorm Wind, 1996-04-19, \$5,000,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Antioch township (23 records), Antioch village (23 records), Libertyville village (17 records), Wauconda village (17 records), Fox Lake village (12 records), Lindenhurst village (12 records), Mundelein village (12 records), Waukegan city (11 records), Grayslake village (10 records), Long Grove village (8 records); and 32 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	23 records, 1957 to 2026	F/EF0 to F/EF4 (median F/EF1); 23 with a recorded value	F4 tornado, 1967-04-21, 4.5 mi path length (whole path, pre-1996), 150 yd wide, \$2,500,000 property; crops not recorded (1967 dollars), 1 direct death, 97 direct injuries	Tornado, 1996-04-19, \$6,600,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Zion city (2 records), Barrington Hills village (1 record), Barrington village (1 record), Beach Park village (1 record), Gurnee village (1 record), Lindenhurst village (1 record), Long Grove village (1 record), Mundelein village (1 record), Round Lake village (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).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	2 records, 2003 to 2012 (1 zone-level)		Wildfire, 2012-03-10, \$50,000 property; \$0 crops (2012 dollars); NWS zone ILZ006		Event records naming jurisdictions in the plan: Zion city (1 record). Zone- level records (1) apply countywide.	
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)		No damage reported in 91 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, lightning and tsunami.

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: 17 declarations covering 14 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	\$17,049,748.11	
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	\$1,277,452.02	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
2011-03-17	2011-01-31	DR-1960-IL	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$2,364,999.83	
2008-06-24	2008-06-01	DR-1771-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,164,793.42	
2008-03-13	2008-02-05	EM-3283-IL	Emergency	Record Snow and Near Record Snow	Winter Weather	\$1,537,567.55	
2007-09-25	2007-08-20	DR-1729-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
2005-09-07	2005-08-29	EM-3230-IL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$77,931.60	
2001-01-17	2000-12-11	EM-3161-IL	Emergency	Illinois Winter Snow Storms	Winter Weather	\$860,710.66	
1999-01-08	1999-01-01	EM-3134-IL	Emergency	Il-Winter Storm 1/1/99	Winter Weather	\$898,139.58	
1996-04-23	1996-04-18	DR-1110-IL	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded	
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	no Public Assistance recorded	
1979-01-16	1979-01-16	EM-3068-IL	Emergency	Blizzards & Snowstorms	Winter Weather	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	

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, \$1,993.30

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1681-IL	2007-02-09	Severe Winter Storm	WILSONVILLE, VILLAGE OF	\$1,993.30

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
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	21	7	1	9	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	24	2	2	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	185	12	23	35	0	0	1955 to 2026-06-30	
Heat Wave	9	4	0	5	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	
Inland Flooding	100	17	3	20	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	24	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	351	63	12	85	1	0	1955 to 2026-06-30	Includes 32 High Wind and 8 Strong Wind records.
Tornado	23	4	0	4	3	0	1950 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
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	2	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	91	14	4	25	5	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 ILZ006 (LAKE), 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 ILZ006 (LAKE), zone-level		B1-c worst recorded: Drought
2017-07-12	Flash Flood		\$12,700,000 property; \$0 crops (2017 dollars)	0, 0	BARRINGTON HILLS to HIGHLAND PARK		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-06-30	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$500,000 property; \$0 crops (2011 dollars)	0, 0	ZION to BEACH		B1-c worst recorded: Thunderstorm Wind
2007-12-01	Ice Storm		\$1,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone ILZ006 (LAKE), zone-level		B1-c worst recorded: Ice Storm
2007-08-07	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$0 property; \$0 crops (2007 dollars)	1, 1	ZION		deaths or injuries recorded
2002-06-03	Lightning		damage not reported	1, 1	BUFFALO GROVE		B1-c worst recorded: Lightning
1999-07-28	Heat		damage not reported	3, 0	NWS zone ILZ006 (LAKE), zone-level		deaths or injuries recorded
1999-07-21	Heat		damage not reported	0, 0	NWS zone ILZ006 (LAKE), zone-level		B1-c worst recorded: Excessive Heat, Heat
1997-04-06	High Wind	64 kt (74 mph), measurement type not recorded	damage not reported	0, 1	NWS zone ILZ006 (LAKE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1967-07-18	Hail	2.75 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1967-04-21	Tornado	F4, 4.5 mi path length (whole path, pre-1996), 150 yd wide	\$2,500,000 property; crops not recorded (1967 dollars)	1, 97	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (835 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
Coastal Flooding	0.0137	events per year at a location (modeled)	about 0.014 per year at a given location in the county		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
Cold Wave	4.57	event-days per year	about 4.57 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	86.3	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	7.15	event-days per year	about 7.15 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	287	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000992	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0992%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.06	events per year	about 4.06 per year	Highly likely	FEMA annualized frequency (modeled)	157.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.5	event-days per year	about 2.5 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	37.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00576	events per year	about 1 in 174 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	0.461	event-days per year	about 0.461 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	11	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2	event-days per year	about 2 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	56	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.095	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.7	days per year with a strike	about 36.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.47	events per year	about 5.47 per year	Highly likely	FEMA annualized frequency (modeled)	74	1986 to 2023 (38 years)	countywide	
Tornado	0.67	events per year	about 0.67 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			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
Wildfire	0.000069	annual probability at a location	chance a given location in the county burns in a year: 0.0069%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	15.6	event-days per year	about 15.6 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	294	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	99	30	3.3
Hail	2.00 in+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	232	30	7.73
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	23	30	0.767
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	6	30	0.2
Tornado	EF0-1	1996 to 2025	7	30	0.233
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	16 of 159	68.0	72.0	80.6	Relatively Low 3, Very Low 13, No Rating 143
Cold Wave	159 of 159	41.5	85.3	95.8	Very High 1, Relatively High 133, Relatively Moderate 24, Relatively Low 1
Drought	88 of 159	66.8	74.5	89.6	Relatively Low 19, Very Low 69, No Rating 71
Earthquake	158 of 159	9.2	36.4	74.9	Relatively Low 59, Very Low 99, No Rating 1
Hail	159 of 159	1.1	55.3	81.5	Relatively Moderate 9, Relatively Low 145, Very Low 5
Heat Wave	159 of 159	5.0	37.4	64.9	Relatively Moderate 8, Relatively Low 143, Very Low 8
Hurricane	159 of 159	9.3	15.0	21.8	Very Low 159
Ice Storm	159 of 159	2.0	12.8	31.6	Very Low 159
Inland Flooding	158 of 159	0.8	55.4	98.7	Very High 7, Relatively High 36, Relatively Moderate 51, Relatively Low 45, Very Low 19, No Rating 1
Landslide	158 of 159	12.2	46.4	79.8	Very Low 158, No Rating 1
Lightning	159 of 159	9.0	46.0	73.0	Relatively Moderate 63, Relatively Low 93, Very Low 3
Strong Wind	159 of 159	23.1	73.7	90.5	Relatively High 25, Relatively Moderate 129, Relatively Low 5
Tornado	159 of 159	33.5	78.3	98.0	Very High 6, Relatively High 101, Relatively Moderate 49, Relatively Low 3
Tsunami	0 of 159				Insufficient Data 159
Wildfire	141 of 159	18.8	42.5	77.0	Relatively Low 5, Very Low 136, No Rating 18
Winter Weather	159 of 159	16.3	26.8	38.3	Relatively Low 157, Very Low 2

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
Lake County	County	Approved, expires 2028-07-04	FMA RL 1, SRL 6; any 77	\$921,479.78	0 total; 0 since its plan	Includes \$614,842.07 for declarations not counted as hazard incidents (DR-4489-IL).
Antioch village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 1; any 4	\$458,513.36	28 total; 6 since its plan	
Bannockburn village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$61,423.75	3 total; 1 since its plan	Includes \$4,255.40 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	11 total; 3 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.
Barrington village	Village	Approved, expires 2029-09-26	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	10 total; 1 since its plan	Whole community, including the part in McHenry County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1.
Beach Park village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 1; any 4	\$78,038.72	5 total; 2 since its plan	
Buffalo Grove village	Village	Approved, expires 2029-09-26	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	14 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. Whole community, including the part in Cook County; none of its repeat-flood properties are in this county.
Deer Park village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$25,575	3 total; 0 since its plan	
Deerfield village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 11	\$192,755.54	14 total; 1 since its plan	
Fox Lake village	Village	Approved, expires 2028-07-04	FMA RL 2, SRL 7; any 41	\$225,175.24	17 total; 2 since its plan	Includes \$34,624.20 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	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county.
Grayslake village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$238,922.52	20 total; 2 since its plan	
Green Oaks village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$18,411.67	0 total; 0 since its plan	
Gurnee village	Village	Approved, expires 2028-07-04	FMA RL 2, SRL 3; any 12	\$409,364.85	21 total; 5 since its plan	Includes \$28,039.69 for declarations not counted as hazard incidents (DR-4489-IL).
Hainesville village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$40,895.51	3 total; 0 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
Hawthorn Woods village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$184,827.90	0 total; 0 since its plan	Includes \$7,515.20 for declarations not counted as hazard incidents (DR-4489-IL).
Highland Park city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 1; any 8	\$303,855.96	9 total; 2 since its plan	Includes \$17,091.88 for declarations not counted as hazard incidents (DR-4489-IL).
Highwood city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$59,871.56	5 total; 1 since its plan	
Indian Creek village	Village	Plan 108901 approved 2023-07-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; no approved plan	
Island Lake village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$61,519.82	7 total; 3 since its plan	
Kildeer village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$4,612.77	8 total; 2 since its plan	Includes \$4,612.77 for declarations not counted as hazard incidents (DR-4489-IL).
Lake Barrington village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$28,178.20	3 total; 2 since its plan	
Lake Bluff village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$70,820.33	6 total; 0 since its plan	Includes \$17,091.82 for declarations not counted as hazard incidents (DR-4489-IL).
Lake Forest city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$462,087.28	7 total; 0 since its plan	Includes \$227,899.36 for declarations not counted as hazard incidents (DR-4489-IL).
Lake Villa village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$52,389.15	14 total; 0 since its plan	
Lake Zurich village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$228,962.10	16 total; 2 since its plan	Includes \$46,835.98 for declarations not counted as hazard incidents (DR-4489-IL).
Lakemoor village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	2 total; 0 since its plan	Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county.
Libertyville village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 2	\$297,607.01	28 total; 4 since its plan	Includes \$74,908.42 for declarations not counted as hazard incidents (DR-4489-IL).
Lincolnshire village	Village	Approved, expires 2028-07-04	FMA RL 2, SRL 2; any 9	\$147,013.81	4 total; 1 since its plan	Includes \$10,097.15 for declarations not counted as hazard incidents (DR-4489-IL).
Lindenhurst village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 2	\$118,815.67	17 total; 3 since its plan	Includes \$6,464.40 for declarations not counted as hazard incidents (DR-4489-IL).
Long Grove village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$112,640.61	14 total; 4 since its plan	
Mettawa village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$4,256.25	1 total; 1 since its plan	
Mundelein village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$172,654.94	25 total; 1 since its plan	
North Barrington village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 1	\$33,735.98	7 total; 0 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
North Chicago city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 9	\$113,394.02	5 total; 1 since its plan	
Old Mill Creek village	Village	Plan 108901 approved 2023-07-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Park City city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$8,147.48	4 total; 1 since its plan	
Port Barrington village	Village	Approved, expires 2028-09-16	FMA RL 0, SRL 0; any 11	no Public Assistance recorded	0 total; 0 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 McHenry County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 2, NFIP SRL 0, any category 2.
Riverwoods village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 2	\$29,900.98	3 total; 0 since its plan	Includes \$5,923.22 for declarations not counted as hazard incidents (DR-4489-IL).
Round Lake Beach village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 2; any 8	\$247,439.47	4 total; 1 since its plan	Includes \$6,972.43 for declarations not counted as hazard incidents (DR-4489-IL).
Round Lake Heights village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 2; any 2	\$99,245.37	5 total; 0 since its plan	
Round Lake Park village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$34,508.56	2 total; 0 since its plan	
Round Lake village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 1	\$83,813.39	12 total; 2 since its plan	
Third Lake village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 1 since its plan	
Tower Lakes village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$770.58	0 total; 0 since its plan	
Vernon Hills village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$174,870.33	17 total; 3 since its plan	
Volo village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
Wadsworth village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 1	\$87,004.95	10 total; 0 since its plan	
Wauconda village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 2	\$114,739.72	26 total; 2 since its plan	
Waukegan city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 4	\$674,467.68	21 total; 4 since its plan	Includes \$164,372.08 for declarations not counted as hazard incidents (DR-4489-IL).
Winthrop Harbor village	Village	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	\$31,768.71	15 total; 3 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
Zion city	City	Approved, expires 2028-07-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	16 total; 2 since its plan	
Antioch township	Township	Approved, expires 2028-07-04		no Public Assistance recorded	28 total; 6 since its plan	No NFIP community ID on this jurisdiction's plan row.
Fremont township	Township	Approved, expires 2028-07-04		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Warren township	Township	Approved, expires 2028-07-04		\$143,433.17	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$55,378.58 for declarations not counted as hazard incidents (DR-4489-IL).

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

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 2023-07-05 <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
Coastal Flooding	\$8,628,638,596	n/a	27,114	\$5,120	n/a	\$642	under 0.0001%				
Cold Wave	\$185,453,695,377	\$50,298,348	713,483	\$549	\$3,634	\$43,258,057	under 0.0001%		\$0		
Drought	n/a	\$37,585,824	n/a	n/a	\$90,851	n/a	0.242% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$311,436,241,955	n/a	714,342	\$2,998,420	n/a	\$832,130	0.000963%				

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 2023-07-05 <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
Hail	\$185,453,695,377	\$50,298,348	713,483	\$1,921,895	\$6,162	\$28,520	0.00104%	\$0			
Heat Wave	\$185,453,695,377	\$50,298,348	713,483	\$36,152	under \$1	\$4,954,561	under 0.0001%		\$0		
Hurricane	\$185,078,334,800	\$49,333,090	712,321	\$6,143	\$374	\$1	under 0.0001%				
Ice Storm	\$185,332,682,246	n/a	712,392	\$37,682	n/a	\$158,039	under 0.0001%				
Inland Flooding	\$185,284,931,573	\$3,945,524	16,506	\$155,175,773	\$119,679	\$188,954	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	\$1,234,676,871	n/a	4,178	\$787	n/a	\$630	under 0.0001%				
Lightning	\$185,453,695,377	n/a	713,483	\$327,065	n/a	\$1,660,457	0.000176%				
Strong Wind	\$185,453,695,377	\$50,298,348	713,483	\$1,676,620	\$10,513	\$6,117,695	0.000904%	\$0	\$0		
Tornado	\$185,453,695,377	\$50,298,348	713,483	\$18,537,332	\$373	\$28,172,266	0.01%	\$0			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$14,420,666,636	\$9,489,155	61,215	\$37,884	\$8	\$6,072	0.000263%				
Winter Weather	\$185,453,695,377	\$50,298,348	713,483	\$7,800	\$256	\$116,786	under 0.0001%		\$0		

Totals since 2023-07-05 (Storm Events through 2026-06-30): 93 county-coded records, 93 with a damage value recorded (including \$0), \$0; 30 zone-level records, 30 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	713,483
Building value (total, not at risk)	\$185,453,695,377
Agriculture value (total, not at risk)	\$50,298,348
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$181,001,072
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)	\$85,494,811
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)	7	Severe repetitive loss, FMA definition (44 CFR 77.2)	25
Repetitive loss, NFIP insurance definition	195	Severe repetitive loss, NFIP insurance definition	15

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	7	25	195	15	203	7	77
of which: Barrington village	0	0	1	0	1	0	0
of which: Lake County (unincorporated area)	1	6	75	5	77	2	39
of which: Antioch village	0	1	4	0	4	0	0
of which: Deerfield village	0	0	11	0	11	0	5

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
of which: Fox Lake village	2	7	38	4	41	3	19
of which: Gurnee village	2	3	11	2	12	1	3
of which: Highland Park city	0	1	8	0	8	0	2
of which: Libertyville village	0	0	2	0	2	0	0
of which: Lincolnshire village	2	2	9	0	9	0	4
of which: Lindenhurst village	0	0	2	0	2	0	1
of which: North Barrington village	0	0	1	0	1	0	0
of which: North Chicago city	0	0	9	0	9	0	0
of which: Riverwoods village	0	0	2	0	2	0	1
of which: Round Lake village	0	0	1	0	1	0	0
of which: Round Lake Beach village	0	2	7	1	8	1	1
of which: Round Lake Heights village	0	2	1	2	2	0	0
of which: Wadsworth village	0	0	1	0	1	0	1
of which: Wauconda village	0	0	2	0	2	0	0
of which: Waukegan city	0	0	4	0	4	0	0
of which: Port Barrington village	0	0	2	0	2	0	0
of which: Beach Park village	0	1	4	1	4	0	1
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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Lake County	170357	1	6	75	5	77	2	39	
Antioch village	170358	0	1	4	0	4	0	0	
Bannockburn village	170359	0	0	0	0	0	0	0	
Barrington Hills village	170058	0	0	0	0	0	0	0	
Barrington village	170057	0	0	2	0	2	0	0	Whole community, including the part in McHenry County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1.
Beach Park village	171022	0	1	4	1	4	0	1	
Buffalo Grove village	170068	0	0	1	0	1	0	0	Whole community, including the part in Cook County; none of its repeat-flood properties are in this county.
Deer Park village	171028	0	0	0	0	0	0	0	
Deerfield village	170361	0	0	11	0	11	0	5	

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
Fox Lake village	170362	2	7	38	4	41	3	19	
Fox River Grove village	170477	0	1	3	1	3	0	3	Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county.
Grayslake village	170363	0	0	0	0	0	0	0	
Green Oaks village	170364	0	0	0	0	0	0	0	
Gurnee village	170365	2	3	11	2	12	1	3	
Hainesville village	171005	0	0	0	0	0	0	0	
Hawthorn Woods village	170366	0	0	0	0	0	0	0	
Highland Park city	170367	0	1	8	0	8	0	2	
Highwood city	171033	0	0	0	0	0	0	0	
Indian Creek village	170369	0	0	0	0	0	0	0	
Island Lake village	170370	0	0	0	0	0	0	0	
Kildeer village	170371	0	0	0	0	0	0	0	
Lake Barrington village	170372	0	0	0	0	0	0	0	
Lake Bluff village	170373	0	0	0	0	0	0	0	
Lake Forest city	170374	0	0	0	0	0	0	0	
Lake Villa village	170375	0	0	0	0	0	0	0	
Lake Zurich village	170376	0	0	0	0	0	0	0	
Lakemoor village	170915	0	0	1	0	1	0	0	Whole community, including the part in McHenry County; none of its repeat-flood properties are in this county.
Libertyville village	170377	0	0	2	0	2	0	0	
Lincolnshire village	170378	2	2	9	0	9	0	4	
Lindenhurst village	170379	0	0	2	0	2	0	1	
Long Grove village	170380	0	0	0	0	0	0	0	
Mettawa village	170381	0	0	0	0	0	0	0	
Mundelein village	170382	0	0	0	0	0	0	0	
North Barrington village	170383	0	0	1	0	1	0	0	
North Chicago city	170384	0	0	9	0	9	0	0	
Old Mill Creek village	170385	0	0	0	0	0	0	0	
Park City city	170386	0	0	0	0	0	0	0	
Port Barrington village	170478	0	0	11	0	11	0	0	Whole community, including the part in McHenry County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 2, NFIP SRL 0, any category 2.
Riverwoods village	170387	0	0	2	0	2	0	1	

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
Round Lake Beach village	170389	0	2	7	1	8	1	1	
Round Lake Heights village	170390	0	2	1	2	2	0	0	
Round Lake Park village	170391	0	0	0	0	0	0	0	
Round Lake village	170388	0	0	1	0	1	0	0	
Third Lake village	170392	0	0	0	0	0	0	0	
Tower Lakes village	170393	0	0	0	0	0	0	0	
Vernon Hills village	170394	0	0	0	0	0	0	0	
Volo village	171042	0	0	0	0	0	0	0	
Wadsworth village	170395	0	0	1	0	1	0	1	
Wauconda village	170396	0	0	2	0	2	0	0	
Waukegan city	170397	0	0	4	0	4	0	0	
Winthrop Harbor village	170398	0	0	0	0	0	0	0	
Zion city	170399	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	6	23	176	14	183	6	74
2 to 4 unit residential	0	0	9	0	9	0	1
other residential	0	0	4	0	4	0	0
non-residential	1	2	6	1	7	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 189 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_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

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

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