

Lake County, IN

Risk-assessment baseline packet

County FIPS: 18089 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2031-06-30. Plan: Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), approved 2026-07-01. Since the plan was approved on 2026-07-01: 2 new hazard declarations (1 incident); details under "What changed since your last plan". Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$89,773,306 a year), Cold Wave (\$46,883,288) and Tornado (\$40,917,385). 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; 18089 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 2031-06-30	Plan:	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476)
Approved:	2026-07-01	Days to expiry:	1,734

What changed since your last plan (approved 2026-07-01)

New federal declarations:	2 new hazard declarations (1 incident): EM-3651-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), DR-4933-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)	Storm Events records since approval:	not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet
Repetitive loss now:	FMA RL 8, SRL 12 (44 CFR 77.2); any definition: 193	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: 20 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 2031-06-30	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476)	2026-07-01	2031-06-30	1,734		
Cedar Lake town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Crown Point city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dyer town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
East Chicago city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Gary city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Griffith town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hammond city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Highland town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Hobart city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake Station city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lowell town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Merrillville town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Munster town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Chicago town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Schererville town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Schneider town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. John town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Whiting city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Winfield town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	Lake County 2025 Hazard Mitigation Plan (FEMA plan 110476), pending adoption here	2026-07-01 by FEMA; not yet adopted here	2031-06-30 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	\$89,388,403	\$523	\$384,381	\$89,773,306	105	
2	Cold Wave	Very High	Very High	\$124	\$11,435	\$46,871,729	\$46,883,288	17	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	Very High	Very High	\$15,382,882	\$776	\$25,533,724	\$40,917,385	34	
4	Earthquake	Relatively Low	Relatively Moderate	\$3,737,901	n/a	\$558,133	\$4,296,033		Storm Events does not record earthquakes.
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$28,033	\$1	\$3,832,348	\$3,860,381	9	

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
6	Strong Wind	Relatively High	Relatively High	\$1,278,781	\$5,044	\$1,018,640	\$2,302,465	364	Includes 33 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Lightning	Relatively High	Relatively High	\$89,199	n/a	\$1,257,843	\$1,347,042	13	
8	Winter Weather	Relatively High	Relatively High	\$30,477	\$390	\$545,184	\$576,051	84	
9	Hail	Relatively Low	Relatively Low	\$536,245	\$8,024	\$16,204	\$560,473	121	
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$69,438	n/a	\$229,582	\$299,020	3	
11	Wildfire	Relatively Low	Relatively Low	\$101,094	\$34	\$18,718	\$119,846	2	
12	Coastal Flooding	Very Low	Very Low	\$20,142	n/a	\$70	\$20,212	1	
13	Hurricane	Very Low	Very Low	\$4,108	\$827	\$1	\$4,936	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$755	n/a	\$998	\$1,753	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	4	
	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 102.05 (Relatively Moderate, 83.0); tract 303 (Relatively Moderate, 82.0); tract 304 (Relatively Moderate, 81.1)
Hurricane	tract 434.01 (Very Low, 26.1); tract 434.05 (Very Low, 24.7); tract 303 (Very Low, 24.3)
Landslide	tract 101 (Relatively Low, 86.6); tract 434.05 (Relatively Low, 86.1); tract 434.01 (Relatively Low, 83.9)
Tornado	tract 303 (Very High, 99.4); tract 304 (Very High, 99.0); tract 203 (Very High, 98.5)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 429.04 (Relatively Low, 84.0); tract 434.05 (Relatively Low, 83.9); tract 103.04 (Relatively Low, 82.6)

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 102.05 is Census Tract 102.05). 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)	1 record, 2010 (1 zone-level)		Coastal Flood, 2010-12-12, \$5,000 property; \$0 crops (2010 dollars); NWS zone INZ001		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	16 records, 1996 to 2026 (16 zone-level)	1 day to 3 days (median 2 days); 15 with a recorded value	3 consecutive days, 2024-01-14 to 2024-01-16, 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).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	4 records, 2023 to 2024 (4 zone-level)	15 days to 36 days (median 25.5 days); 2 with a recorded value	36 days (about 1.2 months), 2023-06-13 to 2023-07-18, a run of 2 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)	146 records, 1961 to 2026	0.75 in to 2.75 in (median 1 in); 146 with a recorded value	2.75 in hail, 2015-07-13	Hail, 2015-06-08, \$50,000 property; \$0 crops (2015 dollars)	Event records naming jurisdictions in the plan: Highland town (12 records), Merrillville town (12 records), Cedar Lake town (9 records), Griffith town (9 records), Hammond city (9 records), Lowell town (9 records), Dyer town (7 records), Gary city (7 records), Schererville town (7 records), Hobart city (6 records); and 9 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	9 records, 2012 to 2026 (9 zone-level)	1 day to 4 days (median 2 days); 8 with a recorded value	4 consecutive days, 2012-07-04 to 2012-07-07, 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)	3 records, 2007 to 2019 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	105 records, 1996 to 2026 (11 zone-level)		Flood, 2008-09-14, \$15,000,000 property; \$0 crops (2008 dollars)		Event records naming jurisdictions in the plan: Whiting city (14 records), Munster town (11 records), Dyer town (7 records), Hammond city (6 records), Crown Point city (4 records), Gary city (3 records), Lowell town (3 records), St. John town (3 records), Cedar Lake town (2 records), East Chicago city (2 records); and 8 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)	13 records, 1996 to 2016		Lightning, 2013-09-19, \$0 property; \$0 crops (2013 dollars), 1 direct death	Lightning, 2013-09-19, \$75,000 property; \$0 crops (2013 dollars)	Event records naming jurisdictions in the plan: Gary city (3 records), Cedar Lake town (1 record), Hammond city (1 record), Highland town (1 record), Lake Station city (1 record), Munster town (1 record), Schererville town (1 record), Winfield town (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	38 records, 1996 to 2026 (38 zone-level)	43 kt (49 mph) to 63 kt (72 mph) (median 52 kt (60 mph)); 37 with a recorded value	63 kt (72 mph) measured gust, High Wind, 2026-03-13; NWS zone INZ001	Strong Wind, 2006-07-20, \$3,000,000 property; crops not reported (zone total, 2006 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	365 records, 1957 to 2026	50 kt (58 mph) to 96 kt (110 mph) (median 56 kt (64 mph)); 328 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2011-06-04	Thunderstorm Wind, 2007-08-23, \$1,000,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Lowell town (23 records), Cedar Lake town (21 records), Hammond city (20 records), Munster town (20 records), Gary city (18 records), Griffith town (18 records), Dyer town (13 records), Schererville town (13 records), Lake Station city (12 records), Merrillville town (12 records); and 9 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	53 records, 1951 to 2026	F/EF0 to F/EF3 (median F/EF1); 53 with a recorded value	F3 tornado, 1965-11-12, 4.1 mi path length (whole path, pre-1996), 40 yd wide, \$250,000 property; crops not recorded (1965 dollars), 14 direct injuries	Tornado, 1977-06-30, \$2,500,000 property; crops not recorded (1977 dollars)	Event records naming jurisdictions in the plan: Lowell town (7 records), Cedar Lake town (2 records), Dyer town (2 records), Merrillville town (2 records), Schneider town (2 records), Crown Point city (1 record), Gary city (1 record), Griffith town (1 record), Hammond city (1 record), Highland town (1 record); and 3 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).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	2 records, 2020 to 2021 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	84 records, 1997 to 2026 (84 zone-level)		Blizzard, 2011-02-01, \$100,000 property; \$0 crops (2011 dollars); NWS zone INZ001		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: 24 declarations covering 20 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

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>	Flags	Notes
2026-08-25	2026-08-11	DR-4933-IN	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2026-08-15	2026-08-11	EM-3651-IN	Emergency	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	same incident as DR-4933
2026-01-24	2026-01-23	EM-3641-IN	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2023-04-15	2023-03-31	DR-4704-IN	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Inland Flooding; Strong Wind; Tornado	PA not declared for this county	within last 5 years	
2020-04-03	2020-01-20	DR-4515-IN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,814,636.12		
2020-03-13	2020-01-20	EM-3456-IN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4515
2018-05-04	2018-02-14	DR-4363-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2014-04-22	2014-01-05	DR-4173-IN	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$756,784.84		
2009-04-22	2009-03-08	DR-1832-IN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2008-09-23	2008-09-12	DR-1795-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$7,430,173.06		
2008-01-30	2008-01-07	DR-1740-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2007-11-30	2007-08-15	DR-1732-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2007-03-12	2007-02-12	EM-3274-IN	Emergency	Snow	Winter Weather	\$676,869.56		
2006-10-06	2006-09-12	DR-1662-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2005-09-10	2005-08-29	EM-3238-IN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-01-21	2005-01-01	DR-1573-IN	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	PA not declared for this county		
2004-06-03	2004-05-25	DR-1520-IN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2003-07-11	2003-07-04	DR-1476-IN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2001-01-24	2000-12-11	EM-3162-IN	Emergency	Snow	Winter Weather	\$795,511.59		
1999-01-15	1999-01-01	EM-3135-IN	Emergency	In-Winter Storm 12/23/98	Winter Weather	\$1,160,792.25		
1998-05-08	1998-03-09	DR-1217-IN	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
1991-01-05	1990-12-28	DR-891-IN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1990-12-06	1990-11-27	DR-885-IN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1977-02-02	1977-02-02	EM-3028-IN	Emergency	Snowstorms	Winter Weather	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
2002-06-13	2002-04-28	DR-1418-IN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado
1964-03-17	1964-03-17	DR-162-IN	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-05-20	1961-05-20	DR-113-IN	Major disaster	Floods	Inland Flooding
1954-10-26	1954-10-26	DR-30-IN	Major disaster	Flood	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.

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	1		0	0	0	0	1996 to 2026-06-30	
Cold Wave	17		3	7	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	4		0	4	0	0	1996 to 2026-06-30	
Earthquake	0		0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	146		3	15	0	0	1955 to 2026-06-30	
Heat Wave	9		3	8	0	0	1996 to 2026-06-30	
Hurricane	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	3		0	0	0	0	1996 to 2026-06-30	
Inland Flooding	105		15	19	13	1	1996 to 2026-06-30	
Landslide	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	13		0	0	0	0	1996 to 2026-06-30	
Strong Wind	403		22	123	2	1	1955 to 2026-06-30	Includes 33 High Wind and 5 Strong Wind records.
Tornado	53		6	19	5	1	1950 to 2026-06-30	
Tsunami	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	1996 to 2026-06-30	
Winter Weather	84		9	24	8	0	1996 to 2026-06-30	

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
2026-03-13	High Wind	63 kt (72 mph) measured gust	\$0 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone INZ001 (LAKE), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2024-07-15	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$0 property; \$0 crops (2024 dollars)	1, 0	CEDAR LAKE	within last 5 years	deaths or injuries recorded
2024-01-14	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone INZ001 (LAKE), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2015-07-13	Hail	2.75 in	\$0 property; \$0 crops (2015 dollars)	0, 0	CALUMET CITY to HAMMOND		B1-c worst recorded: Hail
2013-09-19	Lightning		\$0 property; \$0 crops (2013 dollars)	1, 0	BLACK OAK		deaths or injuries recorded
2012-07-04	Excessive Heat		\$0 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone INZ001 (LAKE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-06-04	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$300,000 property; \$0 crops (2011 dollars)	0, 0	DINWIDDIE to RANGE LINE		B1-c worst recorded: Thunderstorm Wind
2011-02-01	Blizzard		\$100,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone INZ001 (LAKE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2010-12-12	Coastal Flood		\$5,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone INZ001 (LAKE), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2008-09-14	Flood		\$15,000,000 property; \$0 crops (2008 dollars)	0, 0	MUNSTER to LIVERPOOL		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1989-08-05	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	1, 0	location not recorded		deaths or injuries recorded
1965-11-12	Tornado	F3, 4.1 mi path length (whole path, pre-1996), 40 yd wide	\$250,000 property; crops not recorded (1965 dollars)	0, 14	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (840 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA 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	0.0124	events per year at a location (modeled)	about 0.012 per year at a given location in the county	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Cold Wave	3.63	event-days per year	about 3.63 days per year	Likely	Storm Events event-days in 12 of 30 years, 1996 to 2025 (40%)	69	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.00482	event-days per year	about 0.00482 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	28	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	3.74	events per year	about 3.74 per year	Highly likely	FEMA annualized frequency (modeled)	145.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.16	event-days per year	about 3.16 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	51	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00638	events per year	about 1 in 157 years	Unlikely	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	0.866	event-days per year	about 0.866 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	48	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.39	event-days per year	about 2.39 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	67	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	0.106	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	43.5	days per year with a strike	about 43.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.52	events per year	about 5.52 per year	Highly likely	FEMA annualized frequency (modeled)	173	1986 to 2023 (38 years)	countywide	
Tornado	0.424	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	
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	0.000479	annual probability at a location	chance a given location in the county burns in a year: 0.0479%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	14.1	event-days per year	about 14.1 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	267	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	71	30	2.37
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	257	30	8.57
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	53	30	1.77
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	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	59 of 131	68.0	71.9	84.8	Relatively Low 14, Very Low 45, No Rating 72
Cold Wave	131 of 131	51.6	92.6	97.9	Very High 25, Relatively High 98, Relatively Moderate 8
Drought	0 of 131				No Rating 131
Earthquake	131 of 131	15.8	44.7	83.0	Relatively Moderate 4, Relatively Low 84, Very Low 43
Hail	131 of 131	17.2	39.2	76.2	Relatively Moderate 3, Relatively Low 74, Very Low 54
Heat Wave	131 of 131	5.4	42.7	66.0	Relatively Moderate 15, Relatively Low 108, Very Low 8
Hurricane	131 of 131	11.5	14.8	26.1	Very Low 131
Ice Storm	131 of 131	3.9	31.2	51.7	Relatively Low 51, Very Low 80
Inland Flooding	131 of 131	3.6	51.3	97.5	Very High 4, Relatively High 15, Relatively Moderate 51, Relatively Low 49, Very Low 12
Landslide	125 of 131	8.9	44.5	86.6	Relatively Low 4, Very Low 121, No Rating 6
Lightning	131 of 131	10.2	47.4	71.0	Relatively Moderate 60, Relatively Low 65, Very Low 6
Strong Wind	131 of 131	16.2	50.6	87.4	Relatively High 2, Relatively Moderate 44, Relatively Low 84, Very Low 1
Tornado	131 of 131	45.0	86.1	99.4	Very High 21, Relatively High 84, Relatively Moderate 25, Relatively Low 1
Tsunami	0 of 131				Insufficient Data 131
Wildfire	86 of 131	18.6	60.9	84.0	Relatively Low 25, Very Low 61, No Rating 45
Winter Weather	131 of 131	27.0	63.8	80.7	Relatively High 2, Relatively Moderate 114, Relatively Low 15

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, 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.

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>
Lake County	County	Approved, expires 2031-06-30	FMA RL 0, SRL 2; any 15	no Public Assistance recorded	0 total; not yet covered
Cedar Lake town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$55,263.15	35 total; no approved plan
Crown Point city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 3	\$115,407.02	18 total; no approved plan
Dyer town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 12	\$99,174.10	29 total; no approved plan
East Chicago city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 1	\$353,471.89	12 total; no approved plan
Gary city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 10	\$1,263,668.73	32 total; no approved plan
Griffith town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 1, SRL 2; any 27	\$250,583.38	30 total; no approved plan
Hammond city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 31	\$767,660.33	37 total; no approved plan
Highland town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 26	\$120,712.63	25 total; no approved plan
Hobart city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$747,022.41	20 total; no approved plan
Lake Station city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 5, SRL 4; any 24	\$940,484.95	18 total; no approved plan
Lowell town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$59,749.19	42 total; no approved plan
Merrillville town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 15	\$210,306.14	28 total; no approved plan
Munster town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 1, SRL 2; any 26	\$1,476,139.41	37 total; no approved plan
New Chicago town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; no approved plan
Schererville town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$210,792.72	24 total; no approved plan
Schneider town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	6 total; no approved plan
St. John town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$92,656.24	16 total; no approved plan

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<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>
Whiting city	City	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$53,055.40	23 total; no approved plan
Winfield town	Town	Plan 110476 approved 2026-07-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$43,917.44	12 total; no approved plan

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 2026-07-01	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
								<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Coastal Flooding	\$28,768,600,649	n/a	30,768	\$20,142	n/a	\$70	under 0.0001%				
Cold Wave	\$114,695,782,835	\$84,193,890	498,479	\$124	\$11,435	\$46,871,729	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$208,031,796,620	n/a	498,700	\$3,737,901	n/a	\$558,133	0.0018%				
Hail	\$114,695,782,835	\$84,193,890	498,479	\$536,245	\$8,024	\$16,204	0.000468%				
Heat Wave	\$114,695,782,835	\$84,193,890	498,479	\$28,033	\$1	\$3,832,348	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-07-01 <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
Hurricane	\$114,695,782,835	\$84,193,890	498,479	\$4,108	\$827	\$1	under 0.0001%				
Ice Storm	\$114,110,440,716	n/a	497,228	\$69,438	n/a	\$229,582	under 0.0001%				
Inland Flooding	\$114,605,233,866	\$29,253,115	7,094	\$89,388,403	\$523	\$384,381	n/a (see note)			no Public Assistance recorded (2 declarations)	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	\$532,447,481	n/a	1,993	\$755	n/a	\$998	0.000142%				
Lightning	\$114,695,782,835	n/a	498,479	\$89,199	n/a	\$1,257,843	under 0.0001%				
Strong Wind	\$114,695,782,835	\$84,193,890	498,479	\$1,278,781	\$5,044	\$1,018,640	0.00111%			no Public Assistance recorded (2 declarations)	
Tornado	\$114,695,782,835	\$84,193,890	498,479	\$15,382,882	\$776	\$25,533,724	0.0134%			no Public Assistance recorded (2 declarations)	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$2,947,401,113	\$9,348,976	23,974	\$101,094	\$34	\$18,718	0.00343%				
Winter Weather	\$114,695,782,835	\$84,193,890	498,479	\$30,477	\$390	\$545,184	under 0.0001%				

Totals since 2026-07-01: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; Public Assistance: none recorded on the 2 counted declarations.

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	498,479
Building value (total, not at risk)	\$114,695,782,835
Agriculture value (total, not at risk)	\$84,193,890
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$110,694,634
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)	\$80,267,555
Social vulnerability rating	Relatively Moderate
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)	8	Severe repetitive loss, FMA definition (44 CFR 77.2)	12
Repetitive loss, NFIP insurance definition	191	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	8	12	191	10	193	2	29
of which: Lake County (unincorporated area)	0	2	15	2	15	0	7
of which: Crown Point city	0	1	3	1	3	0	0
of which: Dyer town	0	0	12	0	12	0	2
of which: East Chicago city	1	0	1	0	1	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Lake Station city	5	4	22	2	24	2	3
of which: Gary city	0	0	10	0	10	0	2
of which: Hammond city	0	0	31	0	31	0	0
of which: Merrillville town	0	1	15	1	15	0	5
of which: Munster town	1	2	26	2	26	0	1
of which: Schererville town	0	0	1	0	1	0	1
of which: Schneider town	0	0	2	0	2	0	0
of which: Griffith town	1	2	27	2	27	0	5
of which: Highland town	0	0	26	0	26	0	3
Statewide, no county in FEMA's file	0	0	6	0	6	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>
Lake County	180126	0	2	15	2	15	0	7
Cedar Lake town	180127	0	0	0	0	0	0	0
Crown Point city	180128	0	1	3	1	3	0	0
Dyer town	180129	0	0	12	0	12	0	2
East Chicago city	180130	1	0	1	0	1	0	0
Gary city	180132	0	0	10	0	10	0	2
Griffith town	185175	1	2	27	2	27	0	5
Hammond city	180134	0	0	31	0	31	0	0
Highland town	185176	0	0	26	0	26	0	3
Hobart city	180136	0	0	0	0	0	0	0
Lake Station city	180131	5	4	22	2	24	2	3
Lowell town	180137	0	0	0	0	0	0	0
Merrillville town	180138	0	1	15	1	15	0	5
Munster town	180139	1	2	26	2	26	0	1
New Chicago town	180140	0	0	0	0	0	0	0
Schererville town	180142	0	0	1	0	1	0	1
Schneider town	180143	0	0	2	0	2	0	0
St. John town	180141	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Whiting city	180313	0	0	0	0	0	0	0
Winfield town	180515	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	7	10	174	8	176	2	27
2 to 4 unit residential	1	1	9	1	9	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	8	1	8	0	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 184 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_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_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/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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Cite this: Hazard Plain (2026). Lake County, IN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 18089). Automated baseline. <https://hazardplain.org/in/18089/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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