

Racine County, WI

Risk-assessment baseline packet

County FIPS: 55101 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 2030-02-04. Plan: Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), approved 2025-02-05. Since the plan was approved on 2025-02-05: 1 new hazard declaration (1 incident) and 50 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 (\$30,429,381 a year), Cold Wave (\$15,117,127) and Tornado (\$10,577,097). 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; 55101 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 2030-02-04	Plan:	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)
Approved:	2025-02-05	Days to expiry:	1,223

What changed since your last plan (approved 2025-02-05)

New federal declarations:	1 new hazard declaration (1 incident): DR-4923-WI (Severe Storms, Tornadoes, and Flooding)	Storm Events records since approval:	50 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 8	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: 18 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
Racine County	County	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		
Burlington city	City	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Caledonia village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Elmwood Park village	Village	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mount Pleasant village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
North Bay village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Racine city	City	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Raymond village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Rochester village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Sturtevant village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Union Grove village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Waterford village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Wind Point village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Yorkville village	Village	Approved, expires 2030-02-04	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885)	2025-02-05	2030-02-04	1,223		this jurisdiction approved 2025-12-29
Dover town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norway town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Raymond (retired Census ID; now 5510166350 Raymond village)	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Waterford town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	Racine County 2023 Hazard Mitigation Plan (FEMA plan 109885), pending adoption here	2025-02-05 by FEMA; not yet adopted here	2030-02-04 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 Moderate	Relatively Moderate	\$29,865,525	\$346,281	\$217,575	\$30,429,381	55	
2	Cold Wave	Relatively High	Relatively High	\$279	\$111	\$15,116,736	\$15,117,127	36	
3	Tornado	Relatively High	Relatively High	\$3,926,600	\$875	\$6,649,623	\$10,577,097	14	
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$11,820	\$1	\$2,011,936	\$2,023,758	46	
5	Strong Wind	Relatively High	Relatively High	\$316,821	\$22,284	\$1,529,167	\$1,868,272	205	Includes 21 High Wind and 52 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Hail	Relatively Moderate	Relatively Moderate	\$1,479,874	\$11,333	\$311,970	\$1,803,178	107	
7	Lightning	Relatively High	Relatively High	\$124,746	n/a	\$831,786	\$956,532	26	
8	Earthquake	Relatively Low	Relatively Low	\$439,720	n/a	\$108,340	\$548,060		Storm Events does not record earthquakes.
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$2,683	\$573	\$181,512	\$184,768	216	
10	Drought	Relatively Low	Relatively Low	n/a	\$132,777	n/a	\$132,777	18	
11	Ice Storm	Relatively Low	Relatively Low	\$25,884	n/a	\$59,047	\$84,931	2	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Wildfire	Very Low	Very Low	\$13,802	\$10	\$1,810	\$15,622	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Hurricane	Very Low	Very Low	\$5,476	\$807	\$1	\$6,284	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Coastal Flooding	Very Low	Very Low	\$2,024	n/a	\$67	\$2,091	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$82	n/a	\$396	\$478	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 wildfire, 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 17.01 (Relatively Low, 50.6); tract 24.02 (Relatively Low, 50.1); tract 26 (Relatively Low, 44.6)
Hurricane	tract 16.01 (Very Low, 26.4); tract 26 (Very Low, 26.0); tract 18.02 (Very Low, 24.4)
Landslide	tract 26 (Relatively Low, 86.1); tract 24.01 (Very Low, 73.2); tract 28 (Very Low, 72.0)
Tornado	tract 26 (Relatively High, 93.2); tract 24.02 (Relatively High, 90.5); tract 7 (Relatively High, 87.4)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 16.01 (Relatively Low, 77.3); tract 26 (Very Low, 66.1); tract 19 (Very Low, 65.4)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 17.01 is Census Tract 17.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
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	36 records, 1996 to 2026 (36 zone-level)	1 day to 13 days (median 2 days); 28 with a recorded value	13 consecutive days, 2017-12-25 to 2018-01-06, zone-level	Extreme Cold/Wind Chill, 2007-02-05, \$5,000 property; \$0 crops (zone total, 2007 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	18 records, 2002 to 2012 (18 zone-level)	11 days to 158 days (median 131 days); 5 with a recorded value	158 days (about 5.2 months), 2012-06-26 to 2012-11-30, a run of 6 consecutive Storm Events drought records, zone-level	Drought, 2002-08-01, property not reported; \$500,000 crops (zone total, 2002 dollars)	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)	122 records, 1964 to 2026	0.75 in to 3 in (median 1 in); 122 with a recorded value	3 in hail, 2004-05-20	Hail, 2001-10-23, \$100,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Waterford town (15 records), Waterford village (15 records), Racine city (13 records), Union Grove village (12 records), Burlington city (11 records), Elmwood Park village (6 records), Sturtevant village (5 records), Caledonia village (4 records), Rochester village (2 records), North Bay village (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	46 records, 1998 to 2026 (46 zone-level)	1 day to 4 days (median 2 days); 36 with a recorded value	4 consecutive days, 2016-07-21 to 2016-07-24, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
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)	2 records, 2007 to 2023 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	55 records, 1996 to 2026 (11 zone-level)		Flood, 2017-07-12, \$23,500,000 property; \$1,000 crops (2017 dollars)		Event records naming jurisdictions in the plan: Burlington city (7 records), Sturtevant village (6 records), Racine city (5 records), Raymond (retired Census ID; now 5510166350 Raymond village) (5 records), Raymond village (5 records), Waterford town (4 records), Waterford village (4 records), Union Grove village (3 records), Elmwood Park village (1 record), Rochester village (1 record). 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)	26 records, 1996 to 2009		Lightning, 1997-06-30, damage not reported, 1 direct death	Lightning, 2003-07-06, \$1,000,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Racine city (8 records), Burlington city (7 records), Sturtevant village (3 records), Caledonia village (1 record), Raymond (retired Census ID; now 5510166350 Raymond village) (1 record), Raymond village (1 record), Union Grove village (1 record), Waterford town (1 record), Waterford village (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	73 records, 1996 to 2026 (72 zone-level)	26 kt (30 mph) to 65 kt (75 mph) (median 42 kt (48 mph)); 64 with a recorded value	65 kt (75 mph), measurement type not recorded, High Wind, 1996-10-30; NWS zone WIZ071	High Wind, 1998-11-10, \$600,000 property; \$75,000 crops (zone total, 1998 dollars)	Event records naming jurisdictions in the plan: Racine city (1 record). Zone-level records (72) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	191 records, 1961 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 127 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1998-07-21, 1 direct injury	Thunderstorm Wind, 2002-08-21, \$1,000,000 property; crops not reported (2002 dollars)	Event records naming jurisdictions in the plan: Burlington city (34 records), Waterford town (17 records), Waterford village (17 records), Union Grove village (12 records), Racine city (10 records), Caledonia village (8 records), Sturtevant village (7 records), Rochester village (5 records), Elmwood Park village (3 records), North Bay village (3 records); and 2 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)	27 records, 1957 to 2026	F/EF0 to F/EF2 (median F/EF1); 26 with a recorded value	F2 tornado, 1957-04-19, 2.7 mi path length (whole path, pre-1996), 50 yd wide, \$250,000 property; crops not recorded (1957 dollars), 2 direct injuries	Tornado, 2010-11-22, \$5,000,000 property; crops not reported (2010 dollars)	Event records naming jurisdictions in the plan: Sturtevant village (2 records), Union Grove village (2 records), Burlington city (1 record), Elmwood Park village (1 record), Raymond (retired Census ID; now 5510166350 Raymond village) (1 record), Raymond village (1 record), Rochester village (1 record), Waterford town (1 record), Waterford 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)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	216 records, 1996 to 2026 (216 zone- level)		Winter Storm, 2024-01-12, \$20,000 property; \$0 crops (2024 dollars); NWS zone WIZ071		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>	Flags	Notes
2026-06-30	2026-04-13	DR-4923-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	no Public Assistance recorded	new since last plan; within last 5 years	
2020-04-04	2020-01-20	DR-4520-WI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,696,095.07		
2020-03-13	2020-01-20	EM-3454-WI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4520

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2020-03-11	2020-01-10	DR-4477-WI	Major disaster	Severe Winter Storm and Flooding	Inland Flooding (primary); also designated: Winter Weather	\$452,349.32		
2011-04-05	2011-01-31	DR-1966-WI	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$738,444.81		
2008-06-14	2008-06-05	DR-1768-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$652,161.30		
2008-03-19	2008-02-05	EM-3285-WI	Emergency	Record Snow and Near Record Snow	Winter Weather	\$406,919.91		
2007-08-26	2007-08-18	DR-1719-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2005-09-13	2005-08-29	EM-3249-WI	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-06-18	2004-05-07	DR-1526-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2001-01-24	2000-12-11	EM-3163-WI	Emergency	Snow	Winter Weather	\$239,187.37		
2000-06-24	2000-05-26	DR-1332-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$5,824.91		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
1998-08-12	1998-08-05	DR-1238-WI	Major disaster	Severe Storms and Flooding	Inland Flooding; Winter Weather	PA not declared for this county		
1993-07-02	1993-06-07	DR-994-WI	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-01-19	1979-01-19	EM-3069-WI	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded		
1973-04-27	1973-04-27	DR-376-WI	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1969-07-11	1969-07-11	DR-264-WI	Major disaster	Severe Storms & Flooding	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.

Public Assistance not placed in any Wisconsin county: 1 row, \$87,788.41; listed on the Wisconsin 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	36	2	0	4	0	0	1996 to 2026-06-30	
Drought	18	0	0	0	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	122	11	4	21	0	0	1955 to 2026-06-30	
Heat Wave	46	3	2	9	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	2	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	55	3	0	4	10	1	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	26	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	264	9	0	22	0	0	1955 to 2026-06-30	Includes 21 High Wind and 52 Strong Wind records.
Tornado	27	5	0	6	4	1	1950 to 2026-06-30	
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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	216	17	5	44	6	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
2024-01-12	Winter Storm		\$20,000 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone WIZ071 (RACINE), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2018-02-05	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2018 dollars)	1, 0	NWS zone WIZ071 (RACINE), zone-level		deaths or injuries recorded
2017-12-25	Cold/Wind Chill		property not reported; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone WIZ071 (RACINE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2017-07-12	Flood		\$23,500,000 property; \$1,000 crops (2017 dollars)	0, 0	HONEY LAKE to NORTH CAPE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2016-07-21	Heat		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone WIZ071 (RACINE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2014-10-31	Strong Wind	42 kt (48 mph) measured gust	\$5,000 property; \$0 crops (zone total, 2014 dollars)	1, 0	NWS zone WIZ071 (RACINE), zone-level		deaths or injuries recorded
2011-09-26	Flood		\$6,000 property; \$1,000 crops (2011 dollars)	1, 0	IVES GROVE		deaths or injuries recorded
2004-05-20	Hail	3 in	damage not reported	0, 0	RACINE		B1-c worst recorded: Hail
1998-07-21	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	\$250,000 property; crops not reported (1998 dollars)	0, 1	BURLINGTON to RACINE		B1-c worst recorded: Thunderstorm Wind
1997-06-30	Lightning		damage not reported	1, 0	CALEDONIA		B1-c worst recorded: Lightning
1996-10-30	High Wind	65 kt (75 mph), measurement type not recorded	\$20,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone WIZ071 (RACINE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1957-04-19	Tornado	F2, 2.7 mi path length (whole path, pre-1996), 50 yd wide	\$250,000 property; crops not recorded (1957 dollars)	0, 2	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (812 rows).

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

1 Fire Management declaration (1980-04-24 to 1980-04-24) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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	0.0143	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	4.89	event-days per year	about 4.89 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	93	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.18	event-days per year	about 4.18 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000781	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0781%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.4	events per year	about 3.4 per year	Highly likely	FEMA annualized frequency (modeled)	131.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.21	event-days per year	about 3.21 days per year	Likely	Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%)	50	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00575	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	0.593	event-days per year	about 0.593 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	18	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.64	event-days per year	about 1.64 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	46	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	0.0508	events per year (modeled)	about 1 in 20 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	35.4	days per year with a strike	about 35.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.94	events per year	about 3.94 per year	Highly likely	FEMA annualized frequency (modeled)	66	1986 to 2023 (38 years)	countywide	
Tornado	0.313	events per year	about 1 in 3 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	0.0000825	annual probability at a location	chance a given location in the county burns in a year: 0.00825%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	15.6	event-days per year	about 15.6 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	297	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	46	30	1.53
Hail	2.00 in+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	99	30	3.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	21	30	0.7
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	0	30	0
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	12 of 46	68.0	73.3	76.6	Very Low 12, No Rating 34
Cold Wave	46 of 46	68.7	87.4	96.1	Very High 1, Relatively High 43, Relatively Moderate 2
Drought	28 of 46	68.2	78.1	89.9	Relatively Low 12, Very Low 16, No Rating 18
Earthquake	46 of 46	9.4	26.8	50.6	Relatively Low 4, Very Low 42
Hail	46 of 46	46.2	77.6	89.3	Relatively High 1, Relatively Moderate 39, Relatively Low 6
Heat Wave	46 of 46	19.7	46.5	70.8	Relatively Moderate 16, Relatively Low 30
Hurricane	46 of 46	13.5	20.5	26.4	Very Low 46
Ice Storm	46 of 46	5.0	22.3	41.0	Relatively Low 3, Very Low 43
Inland Flooding	46 of 46	0.7	34.3	89.1	Relatively High 4, Relatively Moderate 16, Relatively Low 17, Very Low 9
Landslide	44 of 46	12.0	41.7	86.1	Relatively Low 1, Very Low 43, No Rating 2
Lightning	46 of 46	32.4	61.8	83.1	Relatively High 7, Relatively Moderate 35, Relatively Low 4
Strong Wind	46 of 46	38.6	70.3	86.4	Relatively High 3, Relatively Moderate 40, Relatively Low 3
Tornado	46 of 46	46.7	74.8	93.2	Relatively High 24, Relatively Moderate 21, Relatively Low 1
Tsunami	0 of 46				Insufficient Data 46
Wildfire	36 of 46	18.7	47.1	77.3	Relatively Low 1, Very Low 35, No Rating 10
Winter Weather	46 of 46	35.9	54.8	72.9	Relatively Moderate 39, Relatively Low 7

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
Racine County	County	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 5	\$257,072.07	0 total; 0 since its plan	Includes \$207,043.90 for declarations not counted as hazard incidents (DR-4520-WI).
Burlington city	City	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 1	\$80,044.83	60 total; 1 since its plan	Includes \$18,426.45 for declarations not counted as hazard incidents (DR-4520-WI).
Caledonia village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$295,115.04	13 total; 0 since its plan	
Elmwood Park village	Village	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,726.25	11 total; no approved plan	
Mount Pleasant village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$112,267.27	0 total; 0 since its plan	
North Bay village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$28,477.39	4 total; 0 since its plan	
Racine city	City	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$1,176,758.44	37 total; no approved plan	Includes \$456,804.29 for declarations not counted as hazard incidents (DR-4520-WI).
Raymond village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 0 since its plan	
Rochester village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$14,701.92	9 total; 1 since its plan	
Sturtevant village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$29,745.62	23 total; 1 since its plan	
Union Grove village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$29,639.99	30 total; 0 since its plan	
Waterford village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$78,157.41	38 total; 2 since its plan	
Wind Point village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	\$36,031.63	0 total; 0 since its plan	
Yorkville village	Village	Approved, expires 2030-02-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Dover town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible		\$19,748.91	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Norway town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible		\$73,989.08	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Raymond (retired Census ID; now 5510166350 Raymond village)	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible		no Public Assistance recorded	8 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Waterford town	Town	Plan 109885 approved 2025-02-05, pending adoption here; not yet eligible		\$60,396.93	38 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.

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

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 2025-02-05 <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	\$1,243,966,423	n/a	3,724	\$2,024	n/a	\$67	0.000163%				
Cold Wave	\$47,606,898,893	\$111,315,768	197,542	\$279	\$111	\$15,116,736	under 0.0001%		\$0		
Drought	n/a	\$70,003,024	n/a	n/a	\$132,777	n/a	0.19% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$80,499,484,416	n/a	197,727	\$439,720	n/a	\$108,340	0.000546%				
Hail	\$47,606,898,893	\$111,315,768	197,542	\$1,479,874	\$11,333	\$311,970	0.00311%	\$20,000			
Heat Wave	\$47,606,898,893	\$111,315,768	197,542	\$11,820	\$1	\$2,011,936	under 0.0001%		\$0		
Hurricane	\$47,606,898,893	\$111,315,768	197,542	\$5,476	\$807	\$1	under 0.0001%				
Ice Storm	\$47,464,214,712	n/a	196,867	\$25,884	n/a	\$59,047	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 2025-02-05 <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
Inland Flooding	\$47,560,635,646	\$10,923,152	2,484	\$29,865,525	\$346,281	\$217,575	n/a (see note)	\$55,000		no Public Assistance recorded (1 declaration)	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	\$206,660,790	n/a	846	\$82	n/a	\$396	under 0.0001%				
Lightning	\$47,606,898,893	n/a	197,542	\$124,746	n/a	\$831,786	0.000262%				
Strong Wind	\$47,606,898,893	\$111,315,768	197,542	\$316,821	\$22,284	\$1,529,167	0.000665%	\$54,000	\$45,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$45,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$47,606,898,893	\$111,315,768	197,542	\$3,926,600	\$875	\$6,649,623	0.00825%	\$501,000		no Public Assistance recorded (1 declaration)	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$3,565,536,829	\$13,956,080	15,985	\$13,802	\$10	\$1,810	0.000387%				
Winter Weather	\$47,606,898,893	\$111,315,768	197,542	\$2,683	\$573	\$181,512	under 0.0001%		\$0		

Totals since 2025-02-05 (Storm Events through 2026-06-30): 26 county-coded records, 24 with a damage value recorded (including \$0), \$630,000; 24 zone-level records, 24 with a damage value recorded (including \$0), \$45,000 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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	197,542
Building value (total, not at risk)	\$47,606,898,893
Agriculture value (total, not at risk)	\$111,315,768
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$36,730,390
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)	\$27,019,965
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	8	Severe repetitive loss, NFIP insurance definition	0

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	0	0	8	0	8	0	2
of which: Racine County (unincorporated area)	0	0	5	0	5	0	1
of which: Burlington city	0	0	1	0	1	0	1
of which: Racine city	0	0	2	0	2	0	0
Statewide, no county in FEMA's file	0	0	2	0	2	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>
Racine County	550347	0	0	5	0	5	0	1
Burlington city	550348	0	0	1	0	1	0	1
Caledonia village	550628	0	0	0	0	0	0	0
Elmwood Park village	550349	0	0	0	0	0	0	0
Mount Pleasant village	550322	0	0	0	0	0	0	0
North Bay village	550350	0	0	0	0	0	0	0
Racine city	555575	0	0	2	0	2	0	0
Raymond village	550636	0	0	0	0	0	0	0
Rochester village	550352	0	0	0	0	0	0	0
Sturtevant village	550353	0	0	0	0	0	0	0
Union Grove village	550586	0	0	0	0	0	0	0
Waterford village	550354	0	0	0	0	0	0	0
Wind Point village	550355	0	0	0	0	0	0	0
Yorkville village	550635	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	0	0	5	0	5	0	1
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	1	0	1	0	1
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 8 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Racine County, WI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 55101). Automated baseline. <https://hazardplain.org/wi/55101/> 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