

Winnebago County, IL

Risk-assessment baseline packet

County FIPS: 17201 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 2030-11-16. Plan: Winnebago County 2025 HMP Update (FEMA plan 110566), approved 2025-11-17.

Since the plan was approved on 2025-11-17: no new hazard declaration and 32 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 (\$67,806,097 a year), Cold Wave (\$20,021,015) and Tornado (\$19,151,188).

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; 17201 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 2030-11-16	Plan:	Winnebago County 2025 HMP Update (FEMA plan 110566)
Approved:	2025-11-17	Days to expiry:	1,508

What changed since your last plan (approved 2025-11-17)

New federal declarations:	none	Storm Events records since approval:	32 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 35, SRL 28 (44 CFR 77.2); any definition: 187	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: 23 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
Winnebago County	County	Approved, expires 2030-11-16	Winnebago County 2025 HMP Update (FEMA plan 110566)	2025-11-17	2030-11-16	1,508		
Loves Park city	City	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Machesney Park village	Village	Approved, expires 2030-11-16	Winnebago County 2025 HMP Update (FEMA plan 110566)	2025-11-17	2030-11-16	1,508		this jurisdiction approved 2025-12-10
Rockford city	City	Approved, expires 2030-11-16	Winnebago County 2025 HMP Update (FEMA plan 110566)	2025-11-17	2030-11-16	1,508		
Rockton village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Roscoe village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South Beloit city	City	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Winnebago village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Burritt township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cherry Valley township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 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>		
Durand township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Harrison township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pecatonica township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rockford township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rockton township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Roscoe township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Shirland township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Boone-Winnebago Regional Office of Education	Special District	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Four Rivers Sanitation Authority	Water/Sewer Authority	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Greater Rockford Airport Authority	Transit/Airport	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 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>		
North Park Public Water District	Water/Sewer Authority	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rock Valley College	College/ University	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rockford Park District	Special District	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	Winnebago County 2025 HMP Update (FEMA plan 110566), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 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	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	
1	Inland Flooding	Relatively High	Relatively High	\$67,176,524	\$510,574	\$119,000	\$67,806,097	91	
2	Cold Wave	Relatively High	Very High	\$277	\$1,122	\$20,019,616	\$20,021,015	26	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively High	Relatively High	\$8,083,017	\$1,606	\$11,066,563	\$19,151,188	19	

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
4	Strong Wind	Relatively High	Relatively High	\$1,682,934	\$33,480	\$2,577,817	\$4,294,231	315	Includes 29 High Wind and 8 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Hail	Relatively High	Relatively High	\$4,197,920	\$49,984	\$29,403	\$4,277,306	178	
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$657	\$1	\$2,077,977	\$2,078,635	10	
7	Earthquake	Relatively Low	Relatively Low	\$1,239,223	n/a	\$431,608	\$1,670,831		Storm Events does not record earthquakes.
8	Lightning	Relatively High	Relatively High	\$122,979	n/a	\$1,015,179	\$1,138,158	10	
9	Ice Storm	Relatively High	Relatively High	\$395,641	n/a	\$219,437	\$615,078	6	
10	Winter Weather	Relatively Moderate	Relatively High	\$2,281	\$670	\$271,660	\$274,611	77	Includes 1 Sleet record (outside NRI's Winter Weather definition).
11	Drought	Relatively Low	Relatively Low	n/a	\$246,328	n/a	\$246,328	25	
12	Wildfire	Very Low	Very Low	\$15,231	\$12	\$1,821	\$17,063	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Hurricane	Very Low	Very Low	\$5,272	\$728	under \$1	\$6,000	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$506	n/a	\$901	\$1,407	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 18 (Relatively Low, 66.7); tract 21 (Relatively Low, 65.6); tract 37.11 (Relatively Low, 64.6)
Hurricane	tract 41 (Very Low, 26.7); tract 38.01 (Very Low, 24.3); tract 42 (Very Low, 24.2)
Landslide	tract 41 (Relatively Low, 87.0); tract 38.01 (Very Low, 80.8); tract 37.11 (Very Low, 80.4)
Tornado	tract 18 (Very High, 96.6); tract 38.05 (Very High, 93.9); tract 38.01 (Very High, 93.5)
Wildfire	tract 41 (Relatively Low, 75.2); tract 38.01 (Relatively Low, 70.9); tract 39.01 (Relatively Low, 69.0)

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 18 is Census Tract 18). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	25 records, 1996 to 2026 (25 zone-level)	1 day to 4 days (median 2 days); 21 with a recorded value	4 consecutive days, 2024-01-14 to 2024-01-17, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2004 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	25 records, 2005 to 2024 (25 zone-level)	8 days to 302 days (median 45 days); 6 with a recorded value	302 days (about 9.9 months), 2021-06-01 to 2022-03-29, a run of 10 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	215 records, 1960 to 2026	0.75 in to 3 in (median 1 in); 215 with a recorded value	3 in hail, 2020-04-07; same size also recorded on 1980-06-07, 2018-05-02		Event records naming jurisdictions in the plan: Rockford city (37 records), Rockford township (37 records), Loves Park city (18 records), Pecatonica township (13 records), Durand township (9 records), Winnebago village (8 records), Machesney Park village (7 records), Rockton township (7 records), Rockton village (7 records), Roscoe township (6 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 1999 to 2026 (10 zone-level)	1 day to 4 days (median 2 days); 10 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)	6 records, 2007 to 2023 (6 zone-level)		No damage reported in 6 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	91 records, 1996 to 2026 (8 zone-level)		Flash Flood, 2006-09-04, \$20,000,000 property; crops not reported (2006 dollars)		Event records naming jurisdictions in the plan: Rockford city (19 records), Rockford township (19 records), South Beloit city (6 records), Roscoe township (5 records), Roscoe village (5 records), Cherry Valley township (3 records), Durand township (3 records), Winnebago village (3 records), Loves Park city (2 records), Machesney Park village (2 records); and 3 more jurisdictions (see the Excel file). Zone-level records (8) 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)	10 records, 1996 to 2023		Lightning, 2011-05-25, \$400,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Rockford city (2 records), Rockford township (2 records), Winnebago village (2 records), Loves Park city (1 record), Pecatonica township (1 record), Roscoe township (1 record), Roscoe 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)	37 records, 1996 to 2026 (37 zone-level)	39 kt (45 mph) to 56 kt (64 mph) (median 50 kt (58 mph)); 36 with a recorded value	56 kt (64 mph), measurement type not recorded, High Wind, 1997-04-06; NWS zone ILZ003	High Wind, 2010-10-26, \$100,000 property; \$0 crops (zone total, 2010 dollars)	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
Thunderstorm Wind	wind speed (kt and mph)	343 records, 1960 to 2026	45 kt (52 mph) to 90 kt (104 mph) (median 55 kt (63 mph)); 307 with a recorded value	90 kt (104 mph) measured gust, Thunderstorm Wind, 2003-07-05		Event records naming jurisdictions in the plan: Rockford city (50 records), Rockford township (50 records), Winnebago village (19 records), Pecatonica township (14 records), Durand township (13 records), Loves Park city (13 records), Rockton township (13 records), Rockton village (13 records), South Beloit city (13 records), Roscoe township (11 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	25 records, 1958 to 2026	F/EF0 to F/EF2 (median F/EF1); 23 with a recorded value	EF2 tornado, 2010-11-22, 1.7 mi within this county, 200 yd wide, \$500,000 property; \$0 crops (2010 dollars), 6 direct injuries		Event records naming jurisdictions in the plan: Cherry Valley township (2 records), Harrison township (2 records), Rockford city (2 records), Rockford township (2 records), Rockton township (2 records), Rockton village (2 records), Durand township (1 record), Loves Park city (1 record), Pecatonica township (1 record), Roscoe township (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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	77 records, 1997 to 2026 (77 zone-level)		No damage reported in 77 records.		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 19 declarations covering 16 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
2024-09-20	2024-07-13	DR-4819-IL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	PA not declared for this county	within last 5 years	
2020-03-26	2020-01-20	DR-4489-IL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,481,687.37		
2020-03-13	2020-01-20	EM-3435-IL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4489
2013-05-10	2013-04-16	DR-4116-IL	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind	PA not declared for this county		
2011-03-17	2011-01-31	DR-1960-IL	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$979,445.63		
2010-08-19	2010-07-19	DR-1935-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2008-06-24	2008-06-01	DR-1771-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$824,116.35		
2008-03-13	2008-02-05	EM-3283-IL	Emergency	Record Snow and Near Record Snow	Winter Weather	\$1,026,841.87		
2007-08-30	2007-08-07	DR-1722-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2006-12-29	2006-11-30	EM-3269-IL	Emergency	Snow	Winter Weather	\$783,594.80		
2005-09-07	2005-08-29	EM-3230-IL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$37,373.88		
2001-01-17	2000-12-11	EM-3161-IL	Emergency	Illinois Winter Snow Storms	Winter Weather	\$488,129.73		
1999-01-08	1999-01-01	EM-3134-IL	Emergency	Il-Winter Storm 1/1/99	Winter Weather	no Public Assistance recorded		
1996-07-25	1996-07-17	DR-1129-IL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1993-07-09	1993-04-13	DR-997-IL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1979-01-16	1979-01-16	EM-3068-IL	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded		
1974-06-10	1974-06-10	DR-438-IL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
1973-04-26	1973-04-26	DR-373-IL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1967-04-25	1967-04-25	DR-227-IL	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		

School districts and special districts in this county: \$39,368.11 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1961-05-27	1961-05-27	DR-115-IL	Major disaster	Floods & Tornadoes	Inland Flooding (primary); also designated: Tornado
1957-06-22	1957-06-22	DR-78-IL	Major disaster	Floods	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance not placed in any Illinois county: 1 row, \$797,909.42; listed on the Illinois state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	26	3	2	9	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	25	0	0	11	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	215	10	8	34	0	0	1955 to 2026-06-30	
Heat Wave	10	1	1	6	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	6	0	0	1	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Inland Flooding	91	3	5	21	9	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	10	0	0	2	0	0	1996 to 2026-06-30	
Strong Wind	380	8	15	74	2	0	1955 to 2026-06-30	Includes 29 High Wind and 8 Strong Wind records.
Tornado	25	3	0	8	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	77	4	2	23	6	0	1996 to 2026-06-30	Includes 1 Sleet record.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-07-14	Flash Flood		\$0 property; \$0 crops (2024 dollars)	1, 1	ROCKFORD	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 ILZ003 (WINNEBAGO), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-08-11	Thunderstorm Wind	60 kt (69 mph) estimated gust	\$0 property; \$0 crops (2021 dollars)	1, 2	ROCKFORD		deaths or injuries recorded
2021-06-01	Drought		\$0 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone ILZ003 (WINNEBAGO), zone-level		B1-c worst recorded: Drought
2020-04-07	Hail	3 in	\$0 property; \$0 crops (2020 dollars)	0, 0	WINNEBAGO		B1-c worst recorded: Hail
2012-07-04	Excessive Heat		\$0 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone ILZ003 (WINNEBAGO), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-05-25	Lightning		\$400,000 property; \$0 crops (2011 dollars)	0, 0	HARLEM		B1-c worst recorded: Lightning
2010-11-22	Tornado	EF2, 1.7 mi within this county, 200 yd wide	\$500,000 property; \$0 crops (2010 dollars)	0, 6	ROCK CUT STATE PARK to ARGYLE		B1-c worst recorded: Tornado
2006-09-04	Flash Flood		\$20,000,000 property; crops not reported (2006 dollars)	0, 0	ROCKFORD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2003-07-05	Thunderstorm Wind	90 kt (104 mph) measured gust	\$5,000,000 property; crops not reported (2003 dollars)	0, 0	PECATONICA		B1-c worst recorded: Thunderstorm Wind
1999-06-05	Heat		damage not reported	2, 0	NWS zone ILZ003 (WINNEBAGO), zone-level		deaths or injuries recorded
1997-04-06	High Wind	56 kt (64 mph), measurement type not recorded	damage not reported	0, 0	NWS zone ILZ003 (WINNEBAGO), zone-level		B1-c worst recorded: High Wind and Strong Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (865 rows).

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

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

FEMA's declaration data list no tribal or special-area declarations for this state.

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	5.74	event-days per year	about 5.74 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	109	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	9.94	event-days per year	about 9.94 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	301	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00102	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.102%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.52	events per year	about 4.52 per year	Highly likely	FEMA annualized frequency (modeled)	171.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.26	event-days per year	about 3.26 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	54	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	0.717	event-days per year	about 0.717 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	49	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.07	event-days per year	about 2.07 days per year	Highly likely	Storm Events event- days in 27 of 30 years, 1996 to 2025 (90%)	58	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0898	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	40	days per year with a strike	about 40 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.05	events per year	about 6.05 per year	Highly likely	FEMA annualized frequency (modeled)	231	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.436	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000996	annual probability at a location	chance a given location in the county burns in a year: 0.00996%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	14.7	event-days per year	about 14.7 days per year	Likely	Storm Events event- days in 25 of 30 years, 1996 to 2025 (83.3%)	280	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	107	30	3.57
Hail	2.00 in+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	239	30	7.97
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	28	30	0.933
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	4	30	0.133
Tornado	EF0-1	1996 to 2025	15	30	0.5
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	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	
Cold Wave	80 of 80	15.8	86.5	95.8	Very High 1, Relatively High 64, Relatively Moderate 14, Very Low 1
Drought	35 of 80	68.3	78.4	93.2	Relatively Moderate 3, Relatively Low 11, Very Low 21, No Rating 45
Earthquake	80 of 80	10.9	37.2	66.7	Relatively Low 35, Very Low 45
Hail	80 of 80	59.0	82.3	94.3	Relatively High 9, Relatively Moderate 62, Relatively Low 9
Heat Wave	80 of 80	1.6	36.2	61.6	Relatively Moderate 2, Relatively Low 71, Very Low 7
Hurricane	80 of 80	13.2	17.6	26.7	Very Low 80
Ice Storm	80 of 80	14.9	61.8	83.9	Relatively Moderate 19, Relatively Low 58, Very Low 3
Inland Flooding	80 of 80	0.9	58.7	97.5	Very High 1, Relatively High 20, Relatively Moderate 30, Relatively Low 20, Very Low 9
Landslide	79 of 80	23.9	45.3	87.0	Relatively Low 1, Very Low 78, No Rating 1
Lightning	80 of 80	1.4	55.5	81.2	Relatively High 1, Relatively Moderate 54, Relatively Low 24, Very Low 1
Strong Wind	80 of 80	25.0	80.0	93.5	Relatively High 30, Relatively Moderate 47, Relatively Low 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	80 of 80	34.7	78.5	96.6	Very High 3, Relatively High 47, Relatively Moderate 27, Relatively Low 3
Wildfire	58 of 80	20.1	38.4	75.2	Relatively Low 3, Very Low 55, No Rating 22
Winter Weather	80 of 80	11.3	56.3	74.7	Relatively Moderate 60, Relatively Low 19, Very Low 1

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
Winnebago County	County	Approved, expires 2030-11-16	FMA RL 3, SRL 7; any 35	\$1,333,135.45	0 total; 0 since its plan	Includes \$1,333,135.45 for declarations not counted as hazard incidents (DR-4489-IL).
Loves Park city	City	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$187,659.92	35 total; no approved plan	Includes \$23,320.86 for declarations not counted as hazard incidents (DR-4489-IL).
Machesney Park village	Village	Approved, expires 2030-11-16	FMA RL 18, SRL 13; any 53	\$486,623.34	16 total; 1 since its plan	
Rockford city	City	Approved, expires 2030-11-16	FMA RL 14, SRL 8; any 91	\$1,265,232.40	110 total; 2 since its plan	Includes \$360,492.38 for declarations not counted as hazard incidents (DR-4489-IL, EM-3230-IL).
Rockton village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$78,613.49	24 total; no approved plan	
Roscoe village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$151,190.49	24 total; no approved plan	
South Beloit city	City	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$98,669	26 total; no approved plan	
Winnebago village	Village	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$17,805.47	32 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Burritt township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Cherry Valley township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	11 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Durand township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	26 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Harrison township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		\$3,734.48	3 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Pecatonica township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	31 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Rockford township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	110 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Rockton township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	24 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Roscoe township	Township	Plan 110566 approved 2025-11-17, pending adoption here; not yet eligible		no Public Assistance recorded	24 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Shirland township	Township	Plan 110566 approved 2025-11-17, 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.

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-11-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$68,329,725,795	\$137,998,954	285,162	\$277	\$1,122	\$20,019,616	under 0.0001%		\$0		
Drought	n/a	\$95,612,868	n/a	n/a	\$246,328	n/a	0.258% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$122,630,867,140	n/a	285,350	\$1,239,223	n/a	\$431,608	0.00101%				
Hail	\$68,329,725,795	\$137,998,954	285,162	\$4,197,920	\$49,984	\$29,403	0.00614%	\$0			
Heat Wave	\$68,329,725,795	\$137,998,954	285,162	\$657	\$1	\$2,077,977	under 0.0001%		\$0		
Hurricane	\$67,893,852,552	\$137,559,717	282,772	\$5,272	\$728	under \$1	under 0.0001%				
Ice Storm	\$68,329,725,795	n/a	285,162	\$395,641	n/a	\$219,437	0.000579%				
Inland Flooding	\$68,300,774,356	\$15,711,480	6,698	\$67,176,524	\$510,574	\$119,000	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$357,339,186	n/a	1,367	\$506	n/a	\$901	0.000142%				
Lightning	\$68,329,725,795	n/a	285,162	\$122,979	n/a	\$1,015,179	0.00018%				
Strong Wind	\$68,329,725,795	\$137,998,954	285,162	\$1,682,934	\$33,480	\$2,577,817	0.00246%	\$0	\$0		
Tornado	\$68,329,725,795	\$137,998,954	285,162	\$8,083,017	\$1,606	\$11,066,563	0.0118%	\$0			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-11-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$4,402,427,923	\$12,555,543	22,021	\$15,231	\$12	\$1,821	0.000346%				
Winter Weather	\$68,329,725,795	\$137,998,954	285,162	\$2,281	\$670	\$271,660	under 0.0001%		\$0		

Totals since 2025-11-17 (Storm Events through 2026-06-30): 23 county-coded records, 23 with a damage value recorded (including \$0), \$0; 9 zone-level records, 9 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	285,162
Building value (total, not at risk)	\$68,329,725,795
Agriculture value (total, not at risk)	\$137,998,954
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$83,766,966
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)	\$37,830,981
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	35	Severe repetitive loss, FMA definition (44 CFR 77.2)	28
Repetitive loss, NFIP insurance definition	160	Severe repetitive loss, NFIP insurance definition	17

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	35	28	160	17	187	15	49
of which: Winnebago County (unincorporated area)	3	7	34	7	35	0	6
of which: Loves Park city	0	0	2	0	2	0	1
of which: Rockford city	14	8	84	5	91	6	25
of which: Roscoe village	0	0	4	0	4	0	0
of which: South Beloit city	0	0	2	0	2	0	1
of which: Machesney Park village	18	13	34	5	53	9	16
Statewide, no county in FEMA's file	0	0	5	0	5	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Winnebago County	170720	3	7	34	7	35	0	6
Loves Park city	170722	0	0	2	0	2	0	1
Machesney Park village	171009	18	13	34	5	53	9	16
Rockford city	170723	14	8	84	5	91	6	25
Rockton village	170774	0	0	0	0	0	0	0
Roscoe village	170724	0	0	4	0	4	0	0
South Beloit city	170725	0	0	2	0	2	0	1
Winnebago village	175183	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	29	23	122	13	144	11	40
2 to 4 unit residential	6	3	21	2	26	4	5
other residential	0	1	4	1	4	0	1
non-residential	0	1	13	1	13	0	3
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 24 properties are FMA repetitive loss but not NFIP repetitive loss, and 149 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/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). Winnebago County, IL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 17201). Automated baseline. <https://hazardplain.org/il/17201/> 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