

Clearfield County, PA

Risk-assessment baseline packet

County FIPS: 42033 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: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$17,226,812 a year), Strong Wind (\$1,255,650) and Cold Wave (\$1,073,064).

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; 42033 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

No county-level plan row in FEMA data

What changed since your last plan

Not available. No county-level plan row in FEMA data, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 49 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
Brisbin borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Burnside borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Chester Hill borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Clearfield borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Coalport borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Curwensville borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
DuBois city	City	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Glen Hope borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Grampian borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Houtzdale borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Irvona borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Mahaffey borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Washington borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Newburg borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Osceola Mills borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ramey borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Troutville borough	Organized Borough	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Wallaceton borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Westover borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Beccaria township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Bell township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Bigler township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Bloom township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Boggs township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Bradford township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Brady township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Burnside township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Chest township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Cooper township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Covington township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Decatur township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Ferguson township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Girard township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Goshen township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Graham township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Greenwood township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Gulich township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Huston township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Jordan township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Karthus township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Knox township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lawrence township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Morris township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Penn township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	
Pike township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pine township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sandy township	Township	Approved, expires 2027-07-12	Clearfield County Hazard Mitigation Plan (FEMA plan 108204)	2022-07-13	2027-07-12	285	FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Union township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Woodward township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	Clearfield County Hazard Mitigation Plan (FEMA plan 108204), pending adoption here	2022-07-13 by FEMA; not yet adopted here	2027-07-12 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 Moderate	Relatively Moderate	\$17,159,262	\$4,337	\$63,213	\$17,226,812	50	
2	Strong Wind	Relatively Moderate	Relatively Moderate	\$666,814	\$347	\$588,489	\$1,255,650	368	Includes 23 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
3	Cold Wave	Relatively Low	Relatively Moderate	\$787	\$12,221	\$1,060,056	\$1,073,064	18	
4	Lightning	Relatively High	Relatively Moderate	\$9,936	n/a	\$759,760	\$769,696	1	
5	Tornado	Relatively Low	Relatively Low	\$388,270	\$582	\$370,746	\$759,598	4	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
6	Hurricane	Relatively Low	Relatively Low	\$502,041	\$30,463	\$24,177	\$556,681	0	Declared 4 times; no Storm Events record of this type.
7	Winter Weather	Relatively High	Relatively High	\$21,449	\$4	\$326,322	\$347,774	85	
8	Earthquake	Very Low	Very Low	\$122,602	n/a	\$36,890	\$159,492		Storm Events does not record earthquakes.
9	Hail	Very Low	Very Low	\$18,645	\$3,098	\$33,304	\$55,047	27	
10	Heat Wave	Very Low	Very Low	under \$1	\$2	\$40,516	\$40,517	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Ice Storm	Relatively Low	Relatively Low	\$28,760	n/a	\$8,792	\$37,552	7	
12	Landslide	Relatively Low	Relatively Low	\$3,961	n/a	\$11,872	\$15,833	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$11,797	\$15	\$3,868	\$15,680	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Avalanche	Very Low	Very Low	\$0	n/a	\$388	\$388	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	6	

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

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

Local data needed: state and local landslide and wildfire 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: 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>
Avalanche	tract 3306 (Very Low, 35.5); tract 3314.01 (Very Low, 33.9); tract 3314.02 (Very Low, 33.5)
Earthquake	tract 3306 (Very Low, 35.6); tract 3308 (Very Low, 32.6); tract 3301 (Very Low, 32.5)
Hurricane	tract 3304 (Relatively Low, 69.9); tract 3301 (Relatively Low, 69.0); tract 3303 (Relatively Low, 67.1)
Landslide	tract 3305 (Relatively Moderate, 96.3); tract 3307 (Relatively Low, 94.8); tract 3314.01 (Relatively Low, 93.7)
Tornado	tract 3304 (Relatively Low, 53.3); tract 3301 (Relatively Low, 50.7); tract 3309 (Relatively Low, 50.7)
Wildfire	tract 3317 (Relatively Low, 74.6); tract 3308 (Relatively Low, 72.8); tract 3307 (Relatively Low, 70.1)

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 3306 is Census Tract 3306). 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
Avalanche	none (count and damage only)	0					
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	18 records, 2004 to 2026 (18 zone-level)	1 day to 6 days (median 2 days); 17 with a recorded value	6 consecutive days, 2007-02-03 to 2007-02-08, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	6 records, 1997 to 2020 (6 zone-level)	1 day to 62 days (median 20.5 days); 4 with a recorded value	62 days (2 months), 1999-07-01 to 1999-08-31, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	38 records, 1971 to 2026	0.75 in to 1.75 in (median 1 in); 38 with a recorded value	1.75 in hail, 2000-05-10; same size also recorded on 1972-06-04, 1980-07-17, 1992-10-14, 1993-05-12, 1994-08-27, 1995-05-14		Event records naming jurisdictions in the plan: Clearfield borough (3 records), Curwensville borough (3 records), Burnside borough (2 records), Burnside township (2 records), Westover borough (2 records), Coalport borough (1 record), Glen Hope borough (1 record), Grampian borough (1 record), Wallacetown borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
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)	7 records, 1997 to 2025 (7 zone-level)		No damage reported in 7 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	50 records, 1996 to 2025 (6 zone-level)		Flash Flood, 2013-06-27, \$3,000,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Clearfield borough (7 records), Coalport borough (2 records), Burnside borough (1 record), Burnside township (1 record), Chester Hill borough (1 record), Curwensville borough (1 record), Glen Hope borough (1 record). Zone-level records (6) 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)	1 record, 2020		Lightning, 2020-08-28, \$5,000 property; \$0 crops (2020 dollars)		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	25 records, 1997 to 2026 (25 zone-level)	30 kt (35 mph) to 63 kt (72 mph) (median 52 kt (60 mph)); 23 with a recorded value	63 kt (72 mph) measured, High Wind, 2002-02-01; NWS zone PAZ017	High Wind, 2009-02-12, \$50,000 property; crops not reported (zone total, 2009 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	407 records, 1965 to 2026	43 kt (49 mph) to 87 kt (100 mph) (median 51 kt (59 mph)); 326 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2025-03-16	Thunderstorm Wind, 2021-07-13, \$8,000,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Clearfield borough (38 records), Curwensville borough (20 records), Burnside borough (8 records), Burnside township (8 records), Chester Hill borough (8 records), Grampian borough (8 records), Osceola Mills borough (8 records), Westover borough (5 records), Wallacetown borough (4 records), Beccaria township (3 records); and 10 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1954 to 2009	F/EF0 to F/EF4 (median F/EF1); 7 with a recorded value	F4 tornado, 1985-05-31, 30 mi path length (whole path, pre-1996), 3,330 yd wide, \$25,000,000 property; crops not recorded (1985 dollars)		Event records naming jurisdictions in the plan: Irvona borough (1 record), New Washington borough (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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	85 records, 1996 to 2026 (85 zone-level)		Winter Weather, 2025-11-28, \$50,000 property; \$0 crops (2025 dollars); NWS zone PAZ017		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 avalanche, 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: 17 declarations covering 13 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No county-level plan row in FEMA data, so there is no approval date to count from.

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
2024-09-11	2024-08-09	DR-4815-PA	Major disaster	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding	\$858,118.68	within last 5 years	
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$49,224.40		
2020-03-13	2020-01-20	EM-3441-PA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4506
2013-10-01	2013-06-26	DR-4149-PA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$474,468.26		
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2005-09-10	2005-08-29	EM-3235-PA	Emergency	Hurricane Katrina	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	Tropical Depression Ivan	Hurricane	\$1,382,744.16		
2004-09-19	2004-09-08	DR-1555-PA	Major disaster	Severe Storms and Flooding Associated with Tropical Depression Frances	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1996-07-26	1996-07-19	DR-1130-PA	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding (primary); also designated: Tornado	no Public Assistance recorded		
1996-01-21	1996-01-19	DR-1093-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1996-01-13	1996-01-06	DR-1085-PA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded		
1994-03-10	1994-01-04	DR-1015-PA	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3105-PA	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded		
1985-06-03	1985-05-31	DR-737-PA	Major disaster	Severe Storms, High Winds & Tornadoes	Tornado (primary); also designated: Strong Wind	PA not declared for this county		
1977-07-21	1977-07-21	DR-537-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1977-01-29	1977-01-29	EM-3026-PA	Emergency	Snowstorms	Winter Weather	no Public Assistance recorded		
1972-06-23	1972-06-23	DR-340-PA	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
2003-08-23	2003-07-21	DR-1485-PA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado
1959-01-23	1959-01-23	DR-89-PA	Major disaster	Floods	Inland Flooding
1956-08-09	1956-08-09	DR-61-PA	Major disaster	Storm	Hazard not mapped (severe storm title names no single hazard); not counted
1956-05-21	1956-05-21	DR-58-PA	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted
1956-03-15	1956-03-15	DR-51-PA	Major disaster	Flood	Inland Flooding
1955-08-20	1955-08-20	DR-40-PA	Major disaster	Floods & Rains	Inland Flooding

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	18			4	0		1996 to 2026-06-30	
Drought	6			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	38			2	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0			0	4		1996 to 2026-06-30	No Storm Events records of this type; 4 federal declared incidents (see declarations table)
Ice Storm	7			2	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	50			4	6		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1			0	0		1996 to 2026-06-30	
Strong Wind	432			83	1		1955 to 2026-06-30	Includes 23 High Wind and 2 Strong Wind records.
Tornado	8			0	3		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	85			29	4		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
2025-11-28	Winter Weather		\$50,000 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ017 (CLEARFIELD), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2025-03-16	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$35,000 property; \$0 crops (2025 dollars)	0, 0	OSHANTER	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-07-13	Thunderstorm Wind	52 kt (60 mph) estimated gust	\$8,000,000 property; \$0 crops (2021 dollars)	0, 0	DU BOIS		B1-c most damaging: Thunderstorm Wind
2020-08-28	Lightning		\$5,000 property; \$0 crops (2020 dollars)	0, 0	SHAFFER		B1-c worst recorded: Lightning
2013-06-27	Flash Flood		\$3,000,000 property; \$0 crops (2013 dollars)	0, 0	CLEAR RUN to WEST LIBERTY		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2009-02-12	High Wind	50 kt (58 mph) estimated gust	\$50,000 property; crops not reported (zone total, 2009 dollars)	0, 0	NWS zone PAZ017 (CLEARFIELD), zone-level		B1-c most damaging: High Wind and Strong Wind
2007-02-03	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone PAZ017 (CLEARFIELD), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2004-05-21	Flash Flood		\$200,000 property; crops not reported (2004 dollars)	0, 0	MAHAFFEY JCT		large reported damage
2002-02-01	High Wind	63 kt (72 mph) measured	damage not reported	0, 0	NWS zone PAZ017 (CLEARFIELD), zone-level		B1-c worst recorded: High Wind and Strong Wind
2000-05-10	Hail	1.75 in	\$2,000 property; crops not reported (2000 dollars)	0, 0	DU BOIS		B1-c worst recorded: Hail
1999-07-01	Drought		damage not reported	0, 0	NWS zone PAZ017 (CLEARFIELD), zone-level		B1-c worst recorded: Drought
1985-05-31	Tornado	F4, 30 mi path length (whole path, pre-1996), 3,330 yd wide	\$25,000,000 property; crops not recorded (1985 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (645 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
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	3.79	event-days per year	about 3.79 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	72	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 4 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000495	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0495%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.26	events per year	about 1.26 per year	Highly likely	FEMA annualized frequency (modeled)	47.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.421	event-days per year	about 0.421 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	8.01	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0399	events per year	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	16	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	0.25	event-days per year	about 0.25 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	17	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.36	event-days per year	about 1.36 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	38	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	1.28	events per year (modeled)	about 1.28 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.2	days per year with a strike	about 36.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.28	events per year	about 2.28 per year	Highly likely	FEMA annualized frequency (modeled)	87	1986 to 2023 (38 years)	countywide	
Tornado	0.307	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	
Wildfire	0.000217	annual probability at a location	chance a given location in the county burns in a year: 0.0217%		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	18.4	event-days per year	about 18.4 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	350	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	11	30	0.367
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	286	30	9.53
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	25	30	0.833
Tornado	EF0-1	1996 to 2025	4	30	0.133
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	
Avalanche	7 of 20	31.4	33.3	35.5	Very Low 7, Not Applicable 13
Cold Wave	20 of 20	36.6	50.7	69.8	Relatively Moderate 15, Relatively Low 5
Drought	0 of 20				No Rating 20
Earthquake	20 of 20	15.5	25.4	35.6	Very Low 20
Hail	20 of 20	26.8	36.6	44.3	Relatively Low 8, Very Low 12
Heat Wave	20 of 20	2.3	3.1	5.1	Very Low 20
Hurricane	20 of 20	55.3	61.6	69.9	Relatively Low 20
Ice Storm	20 of 20	9.1	25.7	46.3	Relatively Low 7, Very Low 13
Inland Flooding	20 of 20	43.9	68.8	96.3	Very High 1, Relatively High 6, Relatively Moderate 10, Relatively Low 3
Landslide	20 of 20	38.3	91.3	96.3	Relatively Moderate 1, Relatively Low 15, Very Low 4
Lightning	20 of 20	67.2	86.3	96.8	Very High 3, Relatively High 15, Relatively Moderate 2
Strong Wind	20 of 20	65.5	85.0	93.2	Relatively High 12, Relatively Moderate 8
Tornado	20 of 20	30.3	42.6	53.3	Relatively Low 20
Wildfire	20 of 20	26.9	64.4	74.6	Relatively Low 7, Very Low 13
Winter Weather	20 of 20	78.7	90.9	96.9	Very High 4, Relatively High 16

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Brisbin borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Burnside borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; no approved plan	
Chester Hill borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 1	\$1,885.21	9 total; 4 since its plan	
Clearfield borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 3	\$296,414.95	48 total; no approved plan	
Coalport borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 7	\$15,632.28	4 total; no approved plan	
Curwensville borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 1	\$2,401.48	24 total; 2 since its plan	
DuBois city	City	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 28	\$276,636.61	3 total; no approved plan	
Glen Hope borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$7,218.35	5 total; no approved plan	
Grampian borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$7,118.83	9 total; 3 since its plan	
Houtzdale borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Irvona borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 1; any 1	no Public Assistance recorded	3 total; 0 since its plan	
Mahaffey borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$5,355.22	1 total; no approved plan	
New Washington borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; no approved plan	
Newburg borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 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>	
Osceola Mills borough	Organized Borough	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; no approved plan	
Ramey borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Troutville borough	Organized Borough	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$10,794.97	3 total; 0 since its plan	
Wallaceton borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	\$2,266.50	5 total; no approved plan	
Westover borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 1; any 1	\$9,464.66	7 total; no approved plan	
Beccaria township	Township	No approved plan on record	FMA RL 0, SRL 0; any 2	\$30,344.62	3 total; no approved plan	
Bell township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Bigler township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$39,763.39	1 total; 0 since its plan	
Bloom township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$2,355	0 total; 0 since its plan	
Boggs township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Bradford township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$649,107.76	0 total; 0 since its plan	
Brady township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$13,939.19	0 total; no approved plan	
Burnside township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 5	\$46,836.65	11 total; 3 since its plan	
Chest township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$22,465.20	0 total; no approved plan	
Cooper township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$74,500.72	0 total; 0 since its plan	
Covington township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$18,126.21	0 total; 0 since its plan	
Decatur township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$6,348.03	0 total; 0 since its plan	
Ferguson township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$7,428.70	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Girard township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$18,160.28	0 total; 0 since its plan	
Goshen township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Graham township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$17,156.66	0 total; no approved plan	
Greenwood township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$6,393.96	0 total; no approved plan	
Gulich township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$7,681.16	0 total; 0 since its plan	
Huston township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 2	\$137,502.97	0 total; 0 since its plan	
Jordan township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$7,347.53	0 total; 0 since its plan	
Karthaus township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$12,953.96	3 total; no approved plan	
Knox township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,552.25	0 total; no approved plan	
Lawrence township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 2	\$40,722.31	0 total; 0 since its plan	
Morris township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$3,936.56	0 total; 0 since its plan	
Penn township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 0	\$6,552	0 total; 0 since its plan	
Pike township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$13,777.69	0 total; no approved plan	
Pine township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Sandy township	Township	Approved, expires 2027-07-12	FMA RL 0, SRL 0; any 5	\$212,400.79	0 total; 0 since its plan	Includes \$9,966.38 for declarations not counted as hazard incidents (DR-4506-PA).

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
Union township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$22,911.63	0 total; no approved plan	
Woodward township	Township	Plan 108204 approved 2022-07-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	

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

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

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

Local data needed

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

No county-level plan row in FEMA data, so there is no approval date to count from.

- 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 plan <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
Avalanche	\$0	n/a	under 1	\$0	n/a	\$388					building exposure is 0 in NRI
Cold Wave	\$18,599,157,699	\$36,916,166	80,509	\$787	\$12,221	\$1,060,056	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$31,676,836,322	n/a	80,562	\$122,602	n/a	\$36,890	0.000387%				
Hail	\$18,599,231,764	\$36,916,166	80,509	\$18,645	\$3,098	\$33,304	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 plan <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
Heat Wave	\$18,599,157,699	\$36,916,166	80,509	under \$1	\$2	\$40,516	under 0.0001%				
Hurricane	\$18,559,576,888	\$36,916,166	80,422	\$502,041	\$30,463	\$24,177	0.00271%				
Ice Storm	\$18,568,558,119	n/a	80,369	\$28,760	n/a	\$8,792	0.000155%				
Inland Flooding	\$18,553,615,394	\$804,594	3,130	\$17,159,262	\$4,337	\$63,213	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,024,104,678	n/a	4,921	\$3,961	n/a	\$11,872	0.000387%				
Lightning	\$18,599,231,764	n/a	80,509	\$9,936	n/a	\$759,760	under 0.0001%				
Strong Wind	\$18,599,231,764	\$36,916,166	80,509	\$666,814	\$347	\$588,489	0.00359%				
Tornado	\$18,599,231,764	\$36,916,166	80,509	\$388,270	\$582	\$370,746	0.00209%				
Wildfire	\$2,685,419,405	\$7,940,971	14,977	\$11,797	\$15	\$3,868	0.000439%				
Winter Weather	\$18,599,157,699	\$36,916,166	80,509	\$21,449	\$4	\$326,322	0.000115%				

Totals since the plan: not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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	80,509
Building value (total, not at risk)	\$18,599,231,764
Agriculture value (total, not at risk)	\$36,916,166
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,985,391
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)	\$3,328,394
Social vulnerability rating	Relatively High
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	59	Severe repetitive loss, NFIP insurance definition	1

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	3	59	1	61	1	13
of which: Chester Hill borough	0	0	1	0	1	0	0
of which: Clearfield borough	0	0	3	0	3	0	0
of which: Coalport borough	0	0	7	0	7	0	2
of which: Curwensville borough	0	0	1	0	1	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Dubois city	0	1	27	0	28	0	7
of which: Irvona borough	0	1	1	1	1	0	0
of which: Mahaffey borough	0	0	1	0	1	0	0
of which: Westover borough	0	1	0	0	1	1	0
of which: Sandy township	0	0	5	0	5	0	1
of which: Beccaria township	0	0	2	0	2	0	0
of which: Bell township	0	0	1	0	1	0	0
of which: Boggs township	0	0	1	0	1	0	0
of which: Burnside township	0	0	5	0	5	0	0
of which: Huston township	0	0	2	0	2	0	1
of which: Lawrence township	0	0	2	0	2	0	2
Statewide, no county in FEMA's file	0	0	1	0	1	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>
Brisbin borough	420297	0	0	0	0	0	0	0
Burnside borough	420298	0	0	0	0	0	0	0
Chester Hill borough	420299	0	0	1	0	1	0	0
Clearfield borough	420300	0	0	3	0	3	0	0
Coalport borough	420301	0	0	7	0	7	0	2
Curwensville borough	420302	0	0	1	0	1	0	0
DuBois city	420303	0	1	27	0	28	0	7
Glen Hope borough	420305	0	0	0	0	0	0	0
Grampian borough	420306	0	0	0	0	0	0	0
Houtzdale borough	420307	0	0	0	0	0	0	0
Irvona borough	420308	0	1	1	1	1	0	0
Mahaffey borough	420310	0	0	1	0	1	0	0
New Washington borough	420312	0	0	0	0	0	0	0
Newburg borough	420311	0	0	0	0	0	0	0
Osceola Mills borough	420313	0	0	0	0	0	0	0
Ramey borough	422697	0	0	0	0	0	0	0
Troutville borough	420315	0	0	0	0	0	0	0
Wallaceton borough	420316	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Westover borough	420317	0	1	0	0	1	1	0
Beccaria township	421512	0	0	2	0	2	0	0
Bell township	421513	0	0	1	0	1	0	0
Bigler township	421514	0	0	0	0	0	0	0
Bloom township	422379	0	0	0	0	0	0	0
Boggs township	421515	0	0	1	0	1	0	0
Bradford township	421516	0	0	0	0	0	0	0
Brady township	421517	0	0	0	0	0	0	0
Burnside township	421518	0	0	5	0	5	0	0
Chest township	421519	0	0	0	0	0	0	0
Cooper township	421520	0	0	0	0	0	0	0
Covington township	421521	0	0	0	0	0	0	0
Decatur township	421189	0	0	0	0	0	0	0
Ferguson township	422380	0	0	0	0	0	0	0
Girard township	422381	0	0	0	0	0	0	0
Goshen township	422382	0	0	0	0	0	0	0
Graham township	421522	0	0	0	0	0	0	0
Greenwood township	421523	0	0	0	0	0	0	0
Gulich township	421524	0	0	0	0	0	0	0
Huston township	421525	0	0	2	0	2	0	1
Jordan township	422383	0	0	0	0	0	0	0
Karthus township	421526	0	0	0	0	0	0	0
Knox township	421527	0	0	0	0	0	0	0
Lawrence township	421528	0	0	2	0	2	0	2
Morris township	421529	0	0	0	0	0	0	0
Penn township	421530	0	0	0	0	0	0	0
Pike township	421190	0	0	0	0	0	0	0
Pine township	422384	0	0	0	0	0	0	0
Sandy township	421191	0	0	5	0	5	0	1
Union township	421531	0	0	0	0	0	0	0
Woodward township	421532	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	2	40	1	41	1	6
2 to 4 unit residential	0	0	5	0	5	0	3
other residential	0	0	2	0	2	0	1
non-residential	0	1	12	0	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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 59 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

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Cite this: Hazard Plain (2026). Clearfield County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42033). Automated baseline. <https://hazardplain.org/pa/42033/> 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