

Franklin County, PA

Risk-assessment baseline packet

Unit **County area 42055** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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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: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 22 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

State plan status and tribal plans in this state: see the state page.

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Chambersburg borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-13
Greencastle borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-06
Mercersburg borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-04-08
Mont Alto borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-03-04
Orrstown borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-03-04
Shippensburg borough	Organized Borough	Approved, expires 2030-11-23	Cumberland County Hazard Mitigation Plan (FEMA plan 110756)	2025-11-24	2030-11-23	1,517		Also approved under plan 109334 (Franklin County Hazard Mitigation Plan, expires 2028-10-23). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2025-12-02
Waynesboro borough	Organized Borough	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-01-17
Antrim township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		
Fannett township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-02-01
Greene township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Guilford township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-16
Hamilton township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-01
Letterkenny township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		
Lurgan township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-20
Metal township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-12-07
Montgomery township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-03-07
Peters township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-14
Quincy township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-13
Southampton township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		
St. Thomas township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		
Warren township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2024-01-11
Washington township	Township	Approved, expires 2028-10-23	Franklin County Hazard Mitigation Plan (FEMA plan 109334)	2023-10-24	2028-10-23	756		member approved 2023-11-06

SOURCE
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$25,225,834	\$608,563	\$188,993	\$26,023,390	60		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
2	Hurricane	Relatively Moderate	Relatively Moderate	\$2,909,139	\$1,360,515	\$121,210	\$4,390,864	1		
3	Strong Wind	Relatively Moderate	Relatively Moderate	\$105,668	\$49,391	\$1,409,317	\$1,564,376	256		Includes 15 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
4	Earthquake	Relatively Low	Relatively Low	\$955,464		\$271,530	\$1,226,994			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
5	Tornado	Relatively Low	Relatively Low	\$811,415	\$6,209	\$328,775	\$1,146,399	9		
6	Heat Wave	Relatively Low	Relatively Low	\$1	\$2,452	\$1,049,465	\$1,051,918	8		
7	Drought	Relatively Moderate	Relatively Moderate		\$928,482		\$928,482	11		
8	Hail	Relatively Low	Relatively Low	\$352,831	\$34,250	\$10,682	\$397,762	77		
9	Lightning	Relatively Moderate	Relatively Moderate	\$27,463		\$332,438	\$359,901	1		
10	Cold Wave	Very Low	Relatively Low	\$518	\$70,868	\$180,789	\$252,175	5		
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$7,794	\$78	\$229,527	\$237,399	64		
12	Wildfire	Very Low	Very Low	\$45,742	\$86	\$7,834	\$53,662	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Ice Storm	Relatively Low	Relatively Low	\$39,886		\$6,387	\$46,272	6		
14	Landslide	Relatively Low	Relatively Low	\$6,709		\$3,278	\$9,988	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Avalanche	Very Low	Very Low	\$0		\$505	\$505	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	6 of 33
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 33
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	22 of 33
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	33 of 33
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	33 of 33
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
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.	33 of 33
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	33 of 33
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	33 of 33
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 33

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 33
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	33 of 33
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 33

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	5, 2007 to 2025 (5 zone-level)	2 days to 3 days (median 2 days); 4 with a recorded value	3 consecutive days, 2014-01-06 to 2014-01-08, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	11, 1997 to 2026 (11 zone-level)	1 day to 169 days (median 30 days); 5 with a recorded value	169 days (about 5.6 months), 2026-01-13 to 2026-06-30, a run of 6 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	87, 1965 to 2023	0.75 in to 2.5 in (median 1 in); 87 with a recorded value	2.5 in hail, 1976-06-29		Event records naming member places: Greencastle borough (15 records), Chambersburg borough (10 records), Mercersburg borough (9 records), Mont Alto borough (2 records), Lurgan township (1 record), Metal township (1 record), St. Thomas township (1 record), Waynesboro borough (1 record).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	8, 2006 to 2025 (8 zone-level)	1 day to 4 days (median 2 days); 7 with a recorded value	4 consecutive days, 2006-07-31 to 2006-08-03, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1, 2003 to 2003 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2003-09-18 to 2003-09-19, damage not reported; NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	6, 1998 to 2014 (6 zone-level)		No damage reported in 6 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	60, 1996 to 2025 (6 zone-level)		Flash Flood, 1996-06-18, \$1,000,000 property; crops not reported (1996 dollars)		Event records naming member places: Greencastle borough (11 records), St. Thomas township (6 records), Chambersburg borough (2 records), Mercersburg borough (2 records), Shippensburg borough (2 records), Waynesboro borough (2 records), Quincy township (1 record). Zone-level records (6) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1, 2025 to 2025		Lightning, 2025-07-26, \$10,000 property; \$0 crops (2025 dollars)		Event records naming member places: St. Thomas township (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	16, 1996 to 2021 (16 zone-level)	45 kt (52 mph) to 60 kt (69 mph) (median 51 kt (59 mph)); 14 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-11-13; NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties	High Wind, 2009-02-12, \$25,000 property; crops not reported, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	320, 1963 to 2026	43 kt (49 mph) to 87 kt (100 mph) (median 51 kt (59 mph)); 232 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1983-07-21	Thunderstorm Wind, 1996-01-19, \$500,000 property; crops not reported (1996 dollars)	Event records naming member places: Chambersburg borough (42 records), Greencastle borough (25 records), Waynesboro borough (25 records), Mercersburg borough (22 records), Shippensburg borough (7 records), St. Thomas township (7 records), Mont Alto borough (4 records), Lurgan township (2 records), Orrstown borough (1 record), Quincy township (1 record).	
Tornado	Enhanced Fujita (F before Feb 2007)	15, 1974 to 2022	F/EF0 to F/EF2 (median F/EF1); 15 with a recorded value	F2 tornado, 1994-04-30, 6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 55 yd wide, \$500,000 property; crops not recorded (1994 dollars), 2 direct injuries		Event records naming member places: Greencastle borough (2 records), Chambersburg borough (1 record), Shippensburg borough (1 record), St. Thomas township (1 record), Waynesboro borough (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	64, 1996 to 2026 (64 zone-level)		Heavy Snow, 2024-01-06, \$60,000 property; \$0 crops, reported for the zone (2024 dollars); NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B1-d: previous occurrences

Declaration rows

20

Counted incidents

15

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

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$11,434,875.58		
2020-03-13	2020-01-20	EM-3441-PA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4506
2016-03-23	2016-01-22	DR-4267-PA	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$638,199.59		
2013-01-10	2012-10-26	DR-4099-PA	Major disaster	HURRICANE SANDY	Hurricane	\$145,533.23		
2012-10-29	2012-10-26	EM-3356-PA	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4099
2011-09-08	2011-09-03	EM-3340-PA	Emergency	REMNANTS OF TROPICAL STORM LEE	Inland Flooding (primary); also designated: Hurricane	\$5,508.73		
2010-04-16	2010-02-05	DR-1898-PA	Major disaster	SEVERE WINTER STORMS AND SNOWSTORMS	Winter Weather	\$453,098.42		
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	SEVERE STORMS, FLOODING, AND MUDSLIDES	Inland Flooding; Landslide	\$193,650.28		
2005-09-10	2005-08-29	EM-3235-PA	Emergency	HURRICANE KATRINA	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	TROPICAL DEPRESSION IVAN	Hurricane	\$6,192.93		
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		
2003-03-14	2003-02-14	EM-3180-PA	Emergency	SNOW	Winter Weather	\$160,685.65		
1996-06-18	1996-06-12	DR-1120-PA	Major disaster	FLOODING, SEVERE STORMS	Inland Flooding	PA not declared for this county		
1996-01-21	1996-01-19	DR-1093-PA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
1996-01-13	1996-01-06	DR-1085-PA	Major disaster	BLIZZARD OF 96	Winter Weather	none found		
1994-03-10	1994-01-04	DR-1015-PA	Major disaster	SEVERE WINTER STORMS	Winter Weather	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-03-16	1993-03-13	EM-3105-PA	Emergency	SEVERE SNOWFALL & WINTER STORM	Winter Weather	none found		
1976-10-20	1976-10-20	DR-523-PA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1975-09-26	1975-09-26	DR-485-PA	Major disaster	SEVERE STORMS, HEAVY RAINS & FLOODING	Inland Flooding	none found		
1972-06-23	1972-06-23	DR-340-PA	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	none found		

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	5			1	0		1996 to 2026-06-30	
Drought	11			7	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Hail	87			5	0		1955 to 2026-06-30	
Heat Wave	8			3	0		1996 to 2026-06-30	
Hurricane	1			0	4		1996 to 2026-06-30	
Ice Storm	6			0	0		1996 to 2026-06-30	
Inland Flooding	60			4	7		1996 to 2026-06-30	
Landslide	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	1			1	0		1996 to 2026-06-30	
Strong Wind	336			31	0		1955 to 2026-06-30	Includes 15 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	15			1	0		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	64			8	6		1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2026-01-13	Drought		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Drought
2025-07-26	Lightning		\$10,000 property; \$0 crops (2025 dollars)	0, 0	ST THOMAS	within last 5 years	B1-c worst recorded: Lightning

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-07-21	Thunderstorm Wind	52 kt (60 mph) estimated gust	\$1,000 property; \$0 crops (2020 dollars)	0, 1	SCOTLAND		deaths or injuries recorded
2014-01-06	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2014 dollars)	0, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2006-07-31	Heat		damage not reported	0, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2003-11-13	High Wind	60 kt (69 mph) estimated gust	damage not reported	0, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-09-18	Tropical Storm		damage not reported	0, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1997-05-03	High Wind	50 kt (58 mph), measurement type not recorded	damage not reported	1, 0	NWS zone PAZ036 (FRANKLIN), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1996-06-18	Flash Flood		\$1,000,000 property; crops not reported (1996 dollars)	0, 0	ST THOMAS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1994-04-30	Tornado	F2, 6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 55 yd wide	\$500,000 property; crops not recorded (1994 dollars)	0, 2	Pond Bank		deaths or injuries recorded
1983-07-21	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1976-06-29	Hail	2.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (594 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	1.37	event-days per year	about 1.37 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	26	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.37 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0.924	event-days per year	about 0.924 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	63	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000981	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0981%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.68	events per year	about 2.68 per year	Highly likely	FEMA annualized frequency (modeled)	101.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.26	event-days per year	about 4.26 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	62	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.26 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

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
Hurricane	0.0694	events per year	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	22	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.475	event-days per year	about 0.475 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	32	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.89	event-days per year	about 1.89 days per year	Likely	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	53	1996 to 2023 (28 years)	see B1-f	
Landslide	0.556	events per year (modeled)	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.9	days per year with a strike	about 36.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.34	events per year	about 5.34 per year	Highly likely	FEMA annualized frequency (modeled)	203	1986 to 2023 (38 years)	countywide	
Tornado	0.395	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000841	annual probability at a location	chance a given location in the county burns in a year: 0.00841%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	12.5	event-days per year	about 12.5 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	237	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	40	30	1.33
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	200	30	6.67
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	24	30	0.8

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Tornado	EF0-1	1996 to 2025	8	30	0.267
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

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.

SOURCE

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	6 of 33	30.8	36.5	40.4	Very Low 6, Not Applicable 27	
Coastal Flooding	0 of 33				Not Applicable 33	
Cold Wave	33 of 33	19.0	22.0	30.0	Relatively Low 32, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	22 of 33	73.3	87.2	97.5	Relatively Moderate 9, Relatively Low 9, Very Low 4, No Rating 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	33 of 33	32.3	50.1	77.4	Relatively Low 23, Very Low 10	
Hail	33 of 33	45.2	58.0	72.6	Relatively Moderate 2, Relatively Low 31	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	33 of 33	24.9	43.4	61.0	Relatively Moderate 4, Relatively Low 29	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	33 of 33	67.2	79.3	87.8	Relatively Moderate 18, Relatively Low 15	
Ice Storm	33 of 33	8.1	17.0	35.7	Relatively Low 1, Very Low 32	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	33 of 33	9.6	63.3	89.9	Relatively High 8, Relatively Moderate 16, Relatively Low 8, Very Low 1	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Landslide	33 of 33	25.8	72.5	96.3	Relatively Moderate 1, Relatively Low 9, Very Low 23	
Lightning	33 of 33	32.5	47.4	64.4	Relatively Moderate 13, Relatively Low 20	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	33 of 33	61.2	77.2	87.5	Relatively High 6, Relatively Moderate 27	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	33 of 33	29.5	38.8	48.9	Relatively Low 32, Very Low 1	
Tsunami	0 of 33				Not Applicable 33	
Volcanic Activity	0 of 33				Not Applicable 33	
Wildfire	33 of 33	33.0	59.0	84.3	Relatively Low 12, Very Low 21	
Winter Weather	33 of 33	60.1	74.4	85.1	Relatively High 8, Relatively Moderate 25	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Chambersburg borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$314,168.14	55; 2	
Greencastle borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 1; any 1	\$40,874.11	53; 2	Includes \$3,736.55 for declarations not counted as hazard incidents (DR-4506-PA).
Mercersburg borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$40,157.32	33; 2	
Mont Alto borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$20,535.16	6; 1	
Orrstown borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	none found	1; 0	
Shippensburg borough	Organized Borough	Approved, expires 2030-11-23	FMA RL 0, SRL 0; any 0	none found	10; 0	Also approved under plan 109334 (Franklin County Hazard Mitigation Plan, expires 2028-10-23). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Waynesboro borough	Organized Borough	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$49,195.46	29; 1	
Antrim township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 1	\$76,293.22	0; 0	
Fannett township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$3,557.62	0; 0	
Greene township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 3	\$256,601.30	0; 0	
Guilford township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$81,633.53	0; 0	
Hamilton township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$82,204.92	0; 0	
Letterkenny township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$29,403.76	0; 0	
Lurgan township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	none found	3; 0	
Metal township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$15,631.01	1; 0	
Montgomery township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$61,787.36	0; 0	
Peters township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$32,396.52	0; 0	
Quincy township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$125,558.57	2; 0	
Southampton township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 2	\$47,972.34	0; 0	
St. Thomas township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$27,388.22	16; 4	
Warren township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$18,310.43	0; 0	
Washington township	Township	Approved, expires 2028-10-23	FMA RL 0, SRL 0; any 0	\$82,192.97	0; 0	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant 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 participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, 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		under 1	\$0		\$505					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$35,310,224,447	\$613,469,975	155,896	\$518	\$70,868	\$180,789	under 0.0001%				
Drought		\$35,597,276			\$928,482		2.61% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$61,639,994,340		155,932	\$955,464		\$271,530	0.00155%				
Hail	\$35,310,260,195	\$613,469,975	155,896	\$352,831	\$34,250	\$10,682	0.000999%				
Heat Wave	\$35,310,224,447	\$613,469,975	155,896	\$1	\$2,452	\$1,049,465	under 0.0001%				
Hurricane	\$35,309,705,941	\$612,486,889	155,889	\$2,909,139	\$1,360,515	\$121,210	0.00824%				
Ice Storm	\$35,293,316,483		155,794	\$39,886		\$6,387	0.000113%				
Inland Flooding	\$35,272,597,093	\$31,847,569	3,018	\$25,225,834	\$608,563	\$188,993	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. EAL as % of exposure: n/a.
Landslide	\$594,910,504		2,829	\$6,709		\$3,278	0.00113%				
Lightning	\$35,310,260,195		155,896	\$27,463		\$332,438	under 0.0001%				
Strong Wind	\$35,310,260,195	\$613,469,975	155,896	\$105,668	\$49,391	\$1,409,317	0.000299%				

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, 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
Tornado	\$35,310,260,195	\$613,469,975	155,896	\$811,415	\$6,209	\$328,775	0.0023%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$8,070,599,214	\$128,792,527	39,387	\$45,742	\$86	\$7,834	0.000567%				
Winter Weather	\$35,310,224,447	\$613,469,975	155,896	\$7,794	\$78	\$229,527	under 0.0001%				

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

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	155,896
Building value (total, not at risk)	\$35,310,260,195
Agriculture value (total, not at risk)	\$613,469,975
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$33,549,356
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)	\$4,140,730
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	6	Severe repetitive loss, NFIP insurance definition	1

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

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	1	6	1	7	0	1
GREENCASTLE, BOROUGH OF	0	1	0	1	1	0	0
ANTRIM, TOWNSHIP OF	0	0	1	0	1	0	1
GREENE, TOWNSHIP OF	0	0	3	0	3	0	0
SOUTHAMPTON, TOWNSHIP OF	0	0	2	0	2	0	0
State level, not in this county: county not reported	0	0	1	0	1	0	0

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Chambersburg borough	420469	0	0	0	0	0	0	0	
Greencastle borough	420470	0	1	0	1	1	0	0	
Mercersburg borough	420471	0	0	0	0	0	0	0	
Mont Alto borough	420472	0	0	0	0	0	0	0	
Orrstown borough	422700	0	0	0	0	0	0	0	
Shippensburg borough	420368	0	0	0	0	0	0	0	
Waynesboro borough	420473	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Antrim township	421233	0	0	1	0	1	0	1	
Fannett township	422424	0	0	0	0	0	0	0	
Greene township	421649	0	0	3	0	3	0	0	
Guilford township	421650	0	0	0	0	0	0	0	
Hamilton township	421651	0	0	0	0	0	0	0	
Letterkenny township	422425	0	0	0	0	0	0	0	
Lurgan township	421652	0	0	0	0	0	0	0	
Metal township	421653	0	0	0	0	0	0	0	
Montgomery township	422426	0	0	0	0	0	0	0	
Peters township	421654	0	0	0	0	0	0	0	
Quincy township	421655	0	0	0	0	0	0	0	
Southampton township	421657	0	0	2	0	2	0	0	
St. Thomas township	421656	0	0	0	0	0	0	0	
Warren township	422427	0	0	0	0	0	0	0	
Washington township	421658	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	1	6	1	7	0	1
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 6 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Franklin County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 42055). Preview: automated baseline. 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: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_PA_42055. Preview: automated baseline.