

Bedford County, PA

Risk-assessment baseline packet

County FIPS: 42009 **Release:** 2026-10 **Data as of:** 2026-09-30 **Storm Events data through:** 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2028-04-03. Plan: Bedford County Hazard Mitigation Plan (FEMA plan 108742), approved 2023-04-04.

Update: FEMA tracker shows a plan in progress.

Since the plan was approved on 2023-04-04: no new hazard declaration and 44 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$21,272,885 a year), Hurricane (\$1,264,435) and Strong Wind (\$540,015).

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; 42009 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Approved, expires 2028-04-03	Plan:	Bedford County Hazard Mitigation Plan (FEMA plan 108742)
Approved:	2023-04-04	Days to expiry:	551
Update underway:	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2023-04-04)

New federal declarations:	none	Storm Events records since approval:	44 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 10, SRL 24 (44 CFR 77.2); any definition: 116	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county: 39 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
Bedford County	County	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-11
Bedford borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-03
Coaldale borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-03
Everett borough	Organized Borough	Plan 108742 approved 2023-04-04, pending adoption here; not yet eligible	Bedford County Hazard Mitigation Plan (FEMA plan 108742), pending adoption here	2023-04-04 by FEMA; not yet adopted here	2028-04-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hopewell borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-13
Hyndman borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-03
Manns Choice borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-01
New Paris borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-01
Pleasantville borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-12-11
Rainsburg borough	Organized Borough	Plan 108742 approved 2023-04-04, pending adoption here; not yet eligible	Bedford County Hazard Mitigation Plan (FEMA plan 108742), pending adoption here	2023-04-04 by FEMA; not yet adopted here	2028-04-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Saxton borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-08
Schellsburg borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
St. Clairsville borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-03
Woodbury borough	Organized Borough	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-05
Bedford township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	
Bloomfield township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Broad Top township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	
Colerain township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-06
Cumberland Valley township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-01
East Providence township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-03
East St. Clair township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	
Harrison township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-03
Hopewell township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-12
Juniata township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-09
Kimmel township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-01
King township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Liberty township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-01
Lincoln township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-11
Londonderry township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-02

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Mann township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-03-30
Monroe township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	
Napier township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-03
Pavia township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-02
Snake Spring township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-12
South Woodbury township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-02
Southampton township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-02
West Providence township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-08
West St. Clair township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-03
Woodbury township	Township	Approved, expires 2028-04-03	Bedford County Hazard Mitigation Plan (FEMA plan 108742)	2023-04-04	2028-04-03	551	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-05-04

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$20,021,709	\$172,566	\$1,078,610	\$21,272,885	58	
2	Hurricane	Relatively Low	Relatively Low	\$1,073,018	\$166,953	\$24,464	\$1,264,435	1	
3	Strong Wind	Relatively Moderate	Relatively Low	\$108,038	\$15,814	\$416,163	\$540,015	154	Includes 18 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Tornado	Very Low	Very Low	\$264,695	\$1,650	\$81,716	\$348,061	9	
5	Earthquake	Very Low	Very Low	\$145,997	n/a	\$33,507	\$179,504		Storm Events does not record earthquakes.
6	Lightning	Relatively Low	Relatively Low	\$8,699	n/a	\$154,212	\$162,911	1	
7	Heat Wave	Very Low	Very Low	\$2	\$54	\$127,368	\$127,424	3	
8	Hail	Very Low	Relatively Low	\$112,519	\$6,085	\$3,499	\$122,104	33	
9	Landslide	Relatively Moderate	Relatively Low	\$38,885	n/a	\$29,250	\$68,135	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Cold Wave	Very Low	Very Low	\$269	\$23,210	\$24,391	\$47,870	10	
11	Winter Weather	Relatively Low	Relatively Low	\$2,196	\$39	\$35,389	\$37,624	66	
12	Drought	Very Low	Very Low	n/a	\$19,811	n/a	\$19,811	12	
13	Ice Storm	Very Low	Very Low	\$8,603	n/a	\$5,901	\$14,503	7	

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
14	Wildfire	Very Low	Very Low	\$9,390	\$36	\$2,524	\$11,950	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$1,097	\$1,097	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide and 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 9611 (Very Low, 50.4); tract 9608 (Very Low, 50.0); tract 9603 (Very Low, 49.9)
Earthquake	tract 9608 (Relatively Low, 51.4); tract 9606 (Relatively Low, 46.1); tract 9610.02 (Very Low, 40.2)
Hurricane	tract 9608 (Relatively Moderate, 84.3); tract 9604 (Relatively Moderate, 82.7); tract 9606 (Relatively Moderate, 81.3)
Landslide	tract 9610.01 (Relatively Moderate, 98.6); tract 9609 (Relatively Moderate, 98.2); tract 9611 (Relatively Moderate, 97.9)
Tornado	tract 9608 (Relatively Low, 49.5); tract 9603 (Relatively Low, 43.5); tract 9609 (Relatively Low, 41.4)
Wildfire	tract 9611 (Relatively Low, 74.3); tract 9603 (Relatively Low, 72.2); tract 9606 (Relatively Low, 70.9)

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 9611 is Census Tract 9611). 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	10 records, 2007 to 2025 (10 zone-level)	2 days to 3 days (median 2 days); 9 with a recorded value	3 consecutive days, 2025-01-20 to 2025-01-22, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	12 records, 1997 to 2026 (12 zone-level)	1 day to 87 days (median 42.5 days); 6 with a recorded value	87 days (about 2.9 months), 2024-09-01 to 2024-11-26, a run of 3 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)	41 records, 1989 to 2020	0.75 in to 2.75 in (median 1 in); 39 with a recorded value	2.75 in hail, 2016-06-16		Event records naming jurisdictions in the plan: Bedford borough (7 records), Bedford township (7 records), Hyndman borough (5 records), Manns Choice borough (2 records), Everett borough (1 record), Pavia township (1 record), Saxton borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 2006 to 2025 (3 zone-level)	1 day to 3 days (median 2 days); 3 with a recorded value	3 consecutive days, 2025-06-23 to 2025-06-25, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2003 (1 zone-level)		Strongest recorded: Tropical Storm record, 2003-09-18 to 2003-09-19, damage not reported; NWS zone PAZ034		Countywide (zone-level records).	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, 1998 to 2022 (7 zone-level)		No damage reported in 7 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	58 records, 1996 to 2025 (10 zone-level)		Flash Flood, 2011-09-09, \$200,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Bedford borough (7 records), Bedford township (7 records), Everett borough (4 records), Hyndman borough (4 records), King township (2 records), Pavia township (2 records), New Paris borough (1 record), Saxton borough (1 record). Zone-level records (10) 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, 2022		Lightning, 2022-05-04, \$1,000 property; \$0 crops (2022 dollars)		Event records naming jurisdictions in the plan: Manns Choice borough (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	23 records, 1999 to 2025 (23 zone-level)	35 kt (40 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 21 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2004-12-23; same speed and measurement basis also recorded on 2003-11-13; NWS zone PAZ034	High Wind, 2009-02-12, \$100,000 property; crops not reported (zone total, 2009 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	172 records, 1961 to 2026	50 kt (58 mph) to 70 kt (81 mph) (median 51 kt (59 mph)); 118 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2026-06-06; same speed and measurement basis also recorded on 2016-06-16, 2022-06-22, 2026-06-06	Thunderstorm Wind, 2022-06-22, \$50,000 property; \$0 crops (2022 dollars)	Event records naming jurisdictions in the plan: Bedford borough (19 records), Bedford township (19 records), Everett borough (8 records), Saxton borough (8 records), Schellsburg borough (8 records), Hyndman borough (3 records), Woodbury borough (3 records), Woodbury township (3 records), Manns Choice borough (2 records), Pavia township (2 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	13 records, 1991 to 2025	F/EF0 to F/EF1 (median F/EF1); 13 with a recorded value	F1 tornado, 1996-11-08, 15 mi within this county, 150 yd wide, \$500,000 property; crops not reported (1996 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Bedford borough (2 records), Bedford township (2 records), Everett borough (2 records), Hopewell borough (1 record), Hopewell township (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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	66 records, 1996 to 2026 (66 zone-level)		Winter Weather, 2022-11-15, \$20,000 property; \$0 crops (2022 dollars); NWS zone PAZ034		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: 21 declarations covering 16 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-09-10	2021-08-31	DR-4618-PA	Major disaster	Remnants of Hurricane Ida	Hurricane	\$2,926,131.46	
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$21,142.53	
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
2016-03-23	2016-01-22	DR-4267-PA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$238,655.88	
2013-01-10	2012-10-26	DR-4099-PA	Major disaster	Hurricane Sandy	Hurricane	\$89,538.18	
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4099
2011-09-12	2011-09-03	DR-4030-PA	Major disaster	Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	\$236,136.14	
2011-09-08	2011-09-03	EM-3340-PA	Emergency	Remnants of Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded	same incident as DR-4030
2010-04-16	2010-02-05	DR-1898-PA	Major disaster	Severe Winter Storms and Snowstorms	Winter Weather	\$281,769.21	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
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	\$981,524.30	
2004-09-19	2004-09-08	DR-1555-PA	Major disaster	Severe Storms and Flooding Associated with Tropical Depression Frances	Hurricane; Inland Flooding	PA not declared for this county	
2003-03-14	2003-02-14	EM-3180-PA	Emergency	Snow	Winter Weather	\$103,203.05	
1996-06-18	1996-06-12	DR-1120-PA	Major disaster	Flooding, Severe Storms	Inland Flooding	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	
1984-08-27	1984-08-27	DR-721-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1977-07-21	1977-07-21	DR-537-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	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	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	10	1	1	2	0	0	1996 to 2026-06-30	
Drought	12	8	0	8	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	41	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	3	1	0	1	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	6	0	1996 to 2026-06-30	
Ice Storm	7	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	58	9	0	9	7	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1	0	1	1	0	0	1996 to 2026-06-30	
Strong Wind	195	21	10	35	0	0	1955 to 2026-06-30	Includes 18 High Wind and 5 Strong Wind records.
Tornado	13	1	0	1	0	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	66	3	4	8	6	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-06-06	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$6,000 property; \$0 crops (2026 dollars)	0, 0	BEDFORD SPGS	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2025-06-23	Heat		\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ034 (BEDFORD), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2025-01-20	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ034 (BEDFORD), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2022-05-04	Lightning		\$1,000 property; \$0 crops (2022 dollars)	0, 0	MANNS CHOICE	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Lightning
2016-06-16	Hail	2.75 in	\$10,000 property; \$0 crops (2016 dollars)	0, 0	INGLESMTIH		B1-c worst recorded: Hail
2011-09-09	Flash Flood		\$200,000 property; \$0 crops (2011 dollars)	0, 0	DEFIANCE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-12-23	High Wind	60 kt (69 mph) estimated gust	damage not reported	0, 0	NWS zone PAZ034 (BEDFORD), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-09-18	Tropical Storm		damage not reported	0, 0	NWS zone PAZ034 (BEDFORD), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1998-06-16	Thunderstorm Wind	51 kt (59 mph), measurement type not recorded	damage not reported	0, 1	HYNDMAN		deaths or injuries recorded
1996-11-08	Tornado	F1, 15 mi within this county, 150 yd wide	\$500,000 property; crops not reported (1996 dollars)	0, 1	WOLFSBURG to BAKERS SUMMIT		B1-c worst recorded: Tornado
1996-07-19	Flash Flood		damage not reported	1, 0	COUNTYWIDE		deaths or injuries recorded
1996-01-19	Flash Flood		damage not reported	1, 0	COUNTYWIDE		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (407 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	1.84	event-days per year	about 1.84 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	35	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.174	event-days per year	about 0.174 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	14	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000617	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0617%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.16	events per year	about 2.16 per year	Highly likely	FEMA annualized frequency (modeled)	82.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.37	event-days per year	about 1.37 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	22	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0405	events per year	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	14	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	0.281	event-days per year	about 0.281 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	19	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.64	event-days per year	about 1.64 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	46	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	1.68	events per year (modeled)	about 1.68 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	37.2	days per year with a strike	about 37.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.43	events per year	about 3.43 per year	Highly likely	FEMA annualized frequency (modeled)	131	1986 to 2023 (38 years)	countywide	
Tornado	0.344	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	0.000197	annual probability at a location	chance a given location in the county burns in a year: 0.0197%		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	13.9	event-days per year	about 13.9 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	264	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	17	30	0.567
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	104	30	3.47
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	15	30	0.5
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	11 of 12	46.3	49.0	50.4	Very Low 11, Not Applicable 1
Cold Wave	12 of 12	17.6	20.3	21.8	Relatively Low 10, Very Low 2
Drought	2 of 12	86.9	88.4	89.9	Relatively Low 2, No Rating 10
Earthquake	12 of 12	23.9	37.0	51.4	Relatively Low 2, Very Low 10
Hail	12 of 12	50.6	57.6	70.7	Relatively Moderate 1, Relatively Low 11
Heat Wave	12 of 12	10.5	16.6	24.2	Relatively Low 6, Very Low 6
Hurricane	12 of 12	70.1	78.5	84.3	Relatively Moderate 6, Relatively Low 6
Ice Storm	12 of 12	9.5	17.2	30.7	Very Low 12
Inland Flooding	12 of 12	79.0	94.1	98.4	Very High 5, Relatively High 7
Landslide	12 of 12	60.3	96.6	98.6	Relatively Moderate 8, Relatively Low 3, Very Low 1
Lightning	12 of 12	47.2	59.7	70.8	Relatively Moderate 11, Relatively Low 1
Strong Wind	12 of 12	70.3	77.5	87.0	Relatively High 3, Relatively Moderate 9
Tornado	12 of 12	32.4	36.8	49.5	Relatively Low 12
Wildfire	12 of 12	40.6	68.2	74.3	Relatively Low 5, Very Low 7
Winter Weather	12 of 12	48.9	57.8	66.6	Relatively Moderate 12

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Bedford County	County	Approved, expires 2028-04-03		\$445,452.69	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Bedford borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	\$33,440.53	35 total; 0 since its plan	
Coaldale borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Everett borough	Organized Borough	Plan 108742 approved 2023-04-04, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$30,745.61	15 total; no approved plan	
Hopewell borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 2	\$6,983.80	2 total; 0 since its plan	
Hyndman borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	\$799,856.92	12 total; 1 since its plan	
Manns Choice borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$1,540.65	5 total; 0 since its plan	
New Paris borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 0 since its plan	
Pleasantville borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Rainsburg borough	Organized Borough	Plan 108742 approved 2023-04-04, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,364.66	0 total; no approved plan	
Saxton borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$55,313.39	10 total; 0 since its plan	
Schellsburg borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	8 total; 0 since its plan	
St. Clairsville borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Woodbury borough	Organized Borough	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$1,395.68	3 total; 0 since its plan	
Bedford township	Township	Approved, expires 2028-04-03	FMA RL 5, SRL 14; any 46	\$150,585.43	35 total; 0 since its plan	
Bloomfield township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 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>	
Broad Top township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 4	\$849,394.34	0 total; 0 since its plan	
Colerain township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Cumberland Valley township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$36,135.09	0 total; 0 since its plan	
East Providence township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$80,595.43	0 total; 0 since its plan	
East St. Clair township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 4; any 20	\$19,356.01	0 total; 0 since its plan	
Harrison township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$10,501.55	0 total; 0 since its plan	
Hopewell township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 1; any 2	\$112,974.87	2 total; 0 since its plan	
Juniata township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	\$90,298.09	0 total; 0 since its plan	
Kimmel township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$13,642.47	0 total; 0 since its plan	
King township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$11,206.54	2 total; no approved plan	
Liberty township	Township	Approved, expires 2028-04-03	FMA RL 1, SRL 0; any 3	\$271,194.05	0 total; 0 since its plan	
Lincoln township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$75,788.12	0 total; 0 since its plan	
Londonderry township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 1	\$683,207.04	0 total; 0 since its plan	
Mann township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$73,905.07	0 total; 0 since its plan	
Monroe township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$44,513.07	0 total; 0 since its plan	
Napier township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$21,114.87	0 total; 0 since its plan	
Pavia township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$33,327.55	5 total; 1 since its plan	
Snake Spring township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 3; any 16	\$13,557.62	0 total; 0 since its plan	
South Woodbury township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$7,798.69	0 total; 0 since its plan	

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
Southampton township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$205,062.46	0 total; 0 since its plan	
West Providence township	Township	Approved, expires 2028-04-03	FMA RL 4, SRL 1; any 14	\$79,039.28	0 total; 0 since its plan	
West St. Clair township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 1; any 3	\$53,575.88	0 total; 0 since its plan	
Woodbury township	Township	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$58,301.82	3 total; 0 since its plan	

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-04 <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	\$124,091	n/a	under 1	under \$1	n/a	\$1,097	under 0.0001%				
Cold Wave	\$13,612,849,847	\$148,435,913	47,550	\$269	\$23,210	\$24,391	under 0.0001%		\$0		
Drought	n/a	\$1,657,166	n/a	n/a	\$19,811	n/a	1.2% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$23,257,831,484	n/a	47,577	\$145,997	n/a	\$33,507	0.000628%				
Hail	\$13,612,861,414	\$148,435,913	47,550	\$112,519	\$6,085	\$3,499	0.000827%				

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 2023-04-04 <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	\$13,612,849,847	\$148,435,913	47,550	\$2	\$54	\$127,368	under 0.0001%		\$0		
Hurricane	\$13,612,849,847	\$148,029,654	47,550	\$1,073,018	\$166,953	\$24,464	0.00788%				
Ice Storm	\$13,586,996,380	n/a	47,459	\$8,603	n/a	\$5,901	under 0.0001%				
Inland Flooding	\$13,581,062,569	\$10,731,960	3,257	\$20,021,709	\$172,566	\$1,078,610	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,142,319,712	n/a	4,348	\$38,885	n/a	\$29,250	0.0034%				
Lightning	\$13,612,861,414	n/a	47,550	\$8,699	n/a	\$154,212	under 0.0001%				
Strong Wind	\$13,612,861,414	\$148,435,913	47,550	\$108,038	\$15,814	\$416,163	0.000794%	\$68,000	\$19,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$12,000) and 3 zone-level Strong Wind records (\$7,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$13,612,861,414	\$148,435,913	47,550	\$264,695	\$1,650	\$81,716	0.00194%	\$60,000			
Wildfire	\$2,094,721,546	\$22,487,543	9,103	\$9,390	\$36	\$2,524	0.000448%				
Winter Weather	\$13,612,849,847	\$148,435,913	47,550	\$2,196	\$39	\$35,389	under 0.0001%		\$0		

Totals since 2023-04-04 (Storm Events through 2026-06-30): 26 county-coded records, 26 with a damage value recorded (including \$0), \$128,000; 18 zone-level records, 18 with a damage value recorded (including \$0), \$19,000 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	47,550
Building value (total, not at risk)	\$13,612,861,414
Agriculture value (total, not at risk)	\$148,435,913
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$22,200,238
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)	\$2,018,092
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	10	Severe repetitive loss, FMA definition (44 CFR 77.2)	24
Repetitive loss, NFIP insurance definition	109	Severe repetitive loss, NFIP insurance definition	21

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	10	24	109	21	116	5	11
of which: Hopewell borough	0	0	2	0	2	0	0
of which: Hyndman borough	0	0	1	0	1	0	0
of which: Bedford borough	0	0	1	0	1	0	0
of which: Schellsburg 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: Bedford township	5	14	45	13	46	2	4
of which: Broad Top township	0	0	4	0	4	0	0
of which: Colerain township	0	0	1	0	1	0	1
of which: East St. Clair township	0	4	19	3	20	1	1
of which: Hopewell township	0	1	2	1	2	0	0
of which: Juniata township	0	0	1	0	1	0	0
of which: Liberty township	1	0	2	0	3	0	0
of which: Londonderry township	0	0	1	0	1	0	0
of which: Snake Spring township	0	3	15	3	16	0	2
of which: West Providence township	4	1	11	0	14	2	3
of which: West St. Clair township	0	1	3	1	3	0	0
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>
Bedford borough	421228	0	0	1	0	1	0	0
Coaldale borough	420118	0	0	0	0	0	0	0
Everett borough	420119	0	0	0	0	0	0	0
Hopewell borough	420120	0	0	2	0	2	0	0
Hyndman borough	420121	0	0	1	0	1	0	0
Manns Choice borough	421325	0	0	0	0	0	0	0
New Paris borough	421326	0	0	0	0	0	0	0
Pleasantville borough	421327	0	0	0	0	0	0	0
Rainsburg borough	420122	0	0	0	0	0	0	0
Saxton borough	420123	0	0	0	0	0	0	0
Schellsburg borough	421329	0	0	1	0	1	0	0
St. Clairsville borough	421328	0	0	0	0	0	0	0
Woodbury borough	421330	0	0	0	0	0	0	0
Bedford township	421331	5	14	45	13	46	2	4
Bloomfield township	421332	0	0	0	0	0	0	0
Broad Top township	421333	0	0	4	0	4	0	0
Colerain township	421334	0	0	1	0	1	0	1
Cumberland Valley township	421335	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>
East Providence township	421336	0	0	0	0	0	0	0
East St. Clair township	421337	0	4	19	3	20	1	1
Harrison township	421338	0	0	0	0	0	0	0
Hopewell township	421339	0	1	2	1	2	0	0
Juniata township	421340	0	0	1	0	1	0	0
Kimmel township	421341	0	0	0	0	0	0	0
King township	421342	0	0	0	0	0	0	0
Liberty township	421343	1	0	2	0	3	0	0
Lincoln township	421344	0	0	0	0	0	0	0
Londonderry township	421345	0	0	1	0	1	0	0
Mann township	421346	0	0	0	0	0	0	0
Monroe township	421347	0	0	0	0	0	0	0
Napier township	421348	0	0	0	0	0	0	0
Pavia township	421352	0	0	0	0	0	0	0
Snake Spring township	421349	0	3	15	3	16	0	2
South Woodbury township	421350	0	0	0	0	0	0	0
Southampton township	421351	0	0	0	0	0	0	0
West Providence township	421353	4	1	11	0	14	2	3
West St. Clair township	421354	0	1	3	1	3	0	0
Woodbury township	421355	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	9	24	106	21	113	5	11
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	1	0	2	0	2	0	0
non-residential	0	0	1	0	1	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 102 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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Cite this: Hazard Plain (2026). Bedford County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42009). Automated baseline. <https://hazardplain.org/pa/42009/> 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