

Chester County, PA

Risk-assessment baseline packet

County FIPS: 42029 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 2031-06-29. Plan: Chester County Hazard Mitigation Plan (FEMA plan 109110), approved 2026-06-30.

Since the plan was approved on 2026-06-30: no new hazard declaration; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$105,824,157 a year), Heat Wave (\$10,617,334) and Drought (\$10,080,349).

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; 42029 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 2031-06-29	Plan:	Chester County Hazard Mitigation Plan (FEMA plan 109110)
Approved:	2026-06-30	Days to expiry:	1,733
What changed since your last plan (approved 2026-06-30)			
New federal declarations:	none	Storm Events records since approval:	not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet
Repetitive loss now:	FMA RL 13, SRL 43 (44 CFR 77.2); any definition: 221	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: 75 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
Chester County	County	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-15
Atglen borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-04
Avondale borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-28
Coatesville city	City	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-24
Downingtown borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-05
Elverson borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-04
Honey Brook borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-17
Kennett Square borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-06-17
Malvern borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Modena borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-17
Oxford borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-14
Parkesburg borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Phoenixville borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-11
South Coatesville borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-28
Spring City borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-03
West Chester borough	Organized Borough	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
West Grove borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Birmingham township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-03
Caln township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Charlestown township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-03
East Bradford township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-06
East Brandywine township	Special District	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-06
East Caln township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
East Coventry township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-10
East Fallowfield township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-25
East Goshen township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
East Marlborough township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-12
East Nantmeal township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-12
East Nottingham township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-11
East Pikeland township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-04
East Vincent township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-16
East Whiteland township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
Easttown township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Elk township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Franklin township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
Highland township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Honey Brook township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-12
Kennett township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
London Britain township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
London Grove township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-12
Londonderry township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lower Oxford township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-10
New Garden township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New London township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-04
Newlin township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-14
North Coventry township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-10
Penn township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-04
Pennsbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pocopson township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-27
Sadsbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Schuylkill township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South Coventry township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Thornbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Tredyffrin township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-21
Upper Oxford township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-10
Upper Uwchlan township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-17
Uwchlan township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-10
Valley township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-21
Wallace township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Warwick township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
West Bradford township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
West Brandywine township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
West Caln township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
West Fallowfield township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-19
West Goshen township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-15
West Marlborough township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-01
West Nantmeal township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-14
West Nottingham township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	Chester County Hazard Mitigation Plan (FEMA plan 109110), pending adoption here	2026-06-30 by FEMA; not yet adopted here	2031-06-29 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
West Pikeland township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-09-21
West Sadsbury township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-12
West Vincent township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-17
West Whiteland township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-22
Westtown township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-08-03
Willistown township	Township	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		this jurisdiction approved 2026-07-27
Downingtown Area Regional Authority	Water/Sewer Authority	Approved, expires 2031-06-29	Chester County Hazard Mitigation Plan (FEMA plan 109110)	2026-06-30	2031-06-29	1,733		

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 High	Relatively High	\$103,237,600	\$1,445,790	\$1,140,767	\$105,824,157	316	
2	Heat Wave	Relatively Moderate	Relatively High	\$9	\$14,041	\$10,603,284	\$10,617,334	103	
3	Drought	Relatively High	Relatively High	n/a	\$10,080,349	n/a	\$10,080,349	44	
4	Tornado	Relatively Moderate	Relatively High	\$5,029,426	\$2,644	\$4,800,064	\$9,832,134	11	
5	Hurricane	Relatively Moderate	Relatively High	\$6,409,099	\$3,052,011	\$150,293	\$9,611,404	3	
6	Earthquake	Relatively Moderate	Relatively Moderate	\$7,016,306	n/a	\$1,453,365	\$8,469,671		Storm Events does not record earthquakes.
7	Cold Wave	Relatively Moderate	Relatively High	\$1,961	\$6,204	\$7,499,466	\$7,507,630	32	Includes 3 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
8	Strong Wind	Relatively High	Relatively High	\$1,566,620	\$86,417	\$2,989,803	\$4,642,840	821	Includes 43 High Wind and 89 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Winter Weather	Very High	Very High	\$523,533	\$335	\$1,795,754	\$2,319,622	281	Includes 6 Sleet records (outside NRI's Winter Weather definition).
10	Lightning	Relatively High	Relatively High	\$170,504	n/a	\$1,880,160	\$2,050,663	46	
11	Ice Storm	Relatively High	Relatively High	\$454,851	n/a	\$538,214	\$993,065	4	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Hail	Relatively Low	Relatively Low	\$102,824	\$512,808	\$2,539	\$618,172	80	
13	Wildfire	Very Low	Very Low	\$19,306	\$21	\$3,873	\$23,200	2	
14	Landslide	Relatively Low	Relatively Low	\$19,129	n/a	\$599	\$19,727	0	Declared 1 time; no Storm Events record of this type.
15	Coastal Flooding	No Rating	No Expected Annual Losses	\$0	n/a	\$0	\$0	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 records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, 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.

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9800 (Relatively Moderate, 84.7); tract 3049 (Relatively Moderate, 79.0); tract 3065.04 (Relatively Low, 77.3)
Hurricane	tract 3049 (Relatively High, 90.0); tract 3077 (Relatively Moderate, 87.1); tract 3079 (Relatively Moderate, 85.7)
Landslide	tract 3112 (Relatively Low, 93.9); tract 3018 (Relatively Low, 92.6); tract 3060 (Relatively Low, 91.7)
Tornado	tract 3049 (Relatively High, 76.7); tract 3079 (Relatively Moderate, 64.2); tract 3065.04 (Relatively Moderate, 63.6)
Wildfire	tract 3028.02 (Very Low, 67.6); tract 3049 (Very Low, 64.3); tract 3043 (Very Low, 59.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9800 is Census Tract 9800). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	29 records, 1996 to 2022 (29 zone-level)	1 day to 16 days (median 2 days); 24 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level	Cold/Wind Chill, 1997-04-09, property not reported; \$12,000,000 crops (zone total, 1997 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	3 records, 2007 (3 zone-level)		No crop damage reported in 3 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	44 records, 1997 to 2010 (44 zone-level)	1 day to 421 days (median 1 day); 17 with a recorded value	421 days (about 13.8 months), 2001-10-01 to 2002-11-25, a run of 14 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)	102 records, 1967 to 2026	0.5 in to 2.75 in (median 1 in); 102 with a recorded value	2.75 in hail, 1995-05-29	Hail, 2003-06-12, \$100 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Coatesville city (10 records), West Chester borough (10 records), Downingtown borough (5 records), Honey Brook borough (5 records), Honey Brook township (5 records), Phoenixville borough (5 records), Oxford borough (4 records), Elverson borough (2 records), Kennett Square borough (2 records), Spring City borough (2 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	103 records, 1996 to 2025 (103 zone-level)	1 day to 10 days (median 3 days); 73 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2008 to 2020 (3 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-27 to 2011-08-28, \$850,000 property; \$0 crops (2011 dollars); Storm Events area CHESTER (legacy zone code PAZ067)		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)	4 records, 1998 to 2022 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	316 records, 1996 to 2025 (23 zone-level)		Flash Flood, 2021-09-01, \$40,000,000 property; \$1,000,000 crops (2021 dollars), 1 direct death		Event records naming jurisdictions in the plan: Downingtown borough (23 records), Honey Brook borough (16 records), Honey Brook township (16 records), Phoenixville borough (15 records), West Chester borough (9 records), Modena borough (7 records), Coatesville city (6 records), Oxford borough (4 records), West Grove borough (3 records), Atglen borough (2 records); and 11 more jurisdictions (see the Excel file). Zone-level records (23) 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)	46 records, 1996 to 2023		Lightning, 2023-04-15, \$0 property; \$0 crops (2023 dollars), 1 direct death, 1 direct injury	Lightning, 2017-06-19, \$750,000 property; crops not reported (2017 dollars)	Event records naming jurisdictions in the plan: Honey Brook borough (3 records), Honey Brook township (3 records), West Chester borough (3 records), Avondale borough (2 records), Modena borough (2 records), Birmingham township (1 record), Kennett Square borough (1 record), London Grove township (1 record), Malvern borough (1 record), New Garden township (1 record); and 8 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	132 records, 1996 to 2025 (132 zone-level)	27 kt (31 mph) to 58 kt (67 mph) (median 41 kt (47 mph)); 105 with a recorded value	58 kt (67 mph), measurement type not recorded, High Wind, 1999-11-02; Storm Events area CHESTER (legacy zone code PAZ067)	High Wind, 2003-09-18, \$6,680,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	782 records, 1957 to 2026	35 kt (40 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 691 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1989-11-16	Thunderstorm Wind, 1994-07-27, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: West Chester borough (34 records), Downingtown borough (26 records), Oxford borough (24 records), Phoenixville borough (21 records), Kennett Square borough (17 records), Honey Brook borough (14 records), Honey Brook township (14 records), Coatesville city (13 records), Spring City borough (12 records), Parkesburg borough (11 records); and 13 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	29 records, 1953 to 2023	F/EF0 to F/EF3 (median F/EF1); 29 with a recorded value	F3 tornado, 1994-07-27, 4 mi path length (whole path, pre-1996), 100 yd wide, \$5,000,000 property; crops not recorded (1994 dollars), 11 direct injuries		Event records naming jurisdictions in the plan: Honey Brook borough (2 records), Honey Brook township (2 records), West Chester borough (2 records), Avondale borough (1 record), Downingtown borough (1 record), Oxford borough (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	2 records, 2002 to 2015 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	281 records, 1996 to 2026 (281 zone- level)		Winter Storm, 2010-02-09, \$5,000,000 property; \$0 crops (2010 dollars); Storm Events area CHESTER (legacy zone code PAZ067)		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 26 declarations covering 20 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

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	\$15,276,118.89	
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$7,720,011.95	
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	\$2,677,952.41	
2014-02-06	2014-02-04	EM-3367-PA	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded	
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	
2011-09-12	2011-09-03	DR-4030-PA	Major disaster	Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	\$315,100.23	
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
2011-09-03	2011-08-26	DR-4025-PA	Major disaster	Hurricane Irene	Hurricane	\$1,296,021.40	
2011-08-29	2011-08-26	EM-3339-PA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4025
2010-04-16	2010-02-05	DR-1898-PA	Major disaster	Severe Winter Storms and Snowstorms	Winter Weather	\$2,289,647.90	
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	\$1,125,709.07	
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	PA not declared for this county	
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	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
2003-09-26	2003-09-15	DR-1497-PA	Major disaster	Tropical Storms Henri and Isabel and Related Severe Storms and Flooding	Hurricane; Inland Flooding	PA not declared for this county	
2003-03-14	2003-02-14	EM-3180-PA	Emergency	Snow	Winter Weather	\$834,228.59	
1999-09-18	1999-09-16	DR-1294-PA	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$794,160.13	
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	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	
1973-07-17	1973-07-17	DR-400-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	
1971-09-18	1971-09-18	DR-312-PA	Major disaster	Floods	Inland Flooding	no Public Assistance recorded	
1965-08-18	1965-08-18	DR-206-PA	Major disaster	Water Shortage	Drought	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
Coastal Flooding	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	32		0	1	0	0	1996 to 2026-06-30	Includes 3 Frost/Freeze records.
Drought	44		0	0	1	0	1996 to 2026-06-30	
Earthquake	0		0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	102		1	9	0	0	1955 to 2026-06-30	
Heat Wave	103		1	8	0	0	1996 to 2026-06-30	
Hurricane	3		0	0	8	0	1996 to 2026-06-30	
Ice Storm	4		0	1	1	0	1996 to 2026-06-30	
Inland Flooding	316		23	60	7	0	1996 to 2026-06-30	
Landslide	0		0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	46		0	1	0	0	1996 to 2026-06-30	
Strong Wind	914		39	158	0	0	1955 to 2026-06-30	Includes 43 High Wind and 89 Strong Wind records.
Tornado	29		0	1	0	0	1950 to 2026-06-30	
Wildfire	2		0	0	0	0	1996 to 2026-06-30	
Winter Weather	281		8	33	6	0	1996 to 2026-06-30	Includes 6 Sleet records.

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	Why listed
2021-09-01	Flash Flood		\$40,000,000 property; \$1,000,000 crops (2021 dollars)	1, 0	NOTTINGHAM to SUPLEE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-27	Tropical Storm		\$850,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-02-09	Winter Storm		\$5,000,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-07-18	Thunderstorm Wind	62 kt (71 mph) measured gust	damage not reported	2, 1	GLENMOORE	deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
2002-08-11	Heat		damage not reported	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: Excessive Heat, Heat
2002-08-01	Heat		damage not reported	3, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	deaths or injuries recorded
2001-10-01	Drought		damage not reported	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: Drought
1999-11-02	High Wind	58 kt (67 mph), measurement type not recorded	damage not reported	0, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	B1-c worst recorded: High Wind and Strong Wind
1999-07-04	Heat		damage not reported	4, 0	Storm Events area CHESTER (legacy zone code PAZ067), zone-level	deaths or injuries recorded
1994-07-27	Tornado	F3, 4 mi path length (whole path, pre-1996), 100 yd wide	\$5,000,000 property; crops not recorded (1994 dollars)	0, 11	to 2 SE to E Portion	B1-c worst recorded: Tornado
1989-11-16	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

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,876 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
Coastal Flooding	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Cold Wave	0.916	event-days per year	about 0.916 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	17.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.93	event-days per year	about 4.93 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	196	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00136	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.136%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.76	events per year	about 2.76 per year	Highly likely	FEMA annualized frequency (modeled)	104.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.18	event-days per year	about 9.18 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	109	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0802	events per year	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	28	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	1.33	event-days per year	about 1.33 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	90	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.46	event-days per year	about 5.46 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	153	1996 to 2023 (28 years)	see B1-f	
Landslide	0.661	events per year (modeled)	about 0.66 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	35.7	days per year with a strike	about 35.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	7.21	events per year	about 7.21 per year	Highly likely	FEMA annualized frequency (modeled)	274	1986 to 2023 (38 years)	countywide	
Tornado	0.447	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000375	annual probability at a location	chance a given location in the county burns in a year: 0.00375%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	12.1	event-days per year	about 12.1 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	230	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	41	30	1.37
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	648	30	21.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	18	30	0.6
Tornado	EF0-1	1996 to 2025	10	30	0.333
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	0 of 124				No Rating 124
Cold Wave	124 of 124	16.4	47.7	79.6	Relatively High 1, Relatively Moderate 64, Relatively Low 58, Very Low 1
Drought	90 of 124	68.0	90.8	99.5	Relatively High 11, Relatively Moderate 28, Relatively Low 40, Very Low 11, No Rating 34
Earthquake	124 of 124	28.3	60.3	84.7	Relatively Moderate 2, Relatively Low 117, Very Low 5
Hail	124 of 124	3.5	25.8	85.2	Relatively Moderate 7, Relatively Low 28, Very Low 89
Heat Wave	124 of 124	2.3	67.8	92.0	Relatively High 1, Relatively Moderate 97, Relatively Low 25, Very Low 1
Hurricane	124 of 124	51.9	69.0	90.0	Relatively High 1, Relatively Moderate 10, Relatively Low 113
Ice Storm	124 of 124	24.4	55.9	84.8	Relatively Moderate 11, Relatively Low 110, Very Low 3
Inland Flooding	124 of 124	1.9	53.8	94.3	Relatively High 16, Relatively Moderate 54, Relatively Low 45, Very Low 9
Landslide	124 of 124	12.9	74.4	93.9	Relatively Low 35, Very Low 89
Lightning	124 of 124	4.7	52.5	90.7	Relatively High 1, Relatively Moderate 75, Relatively Low 47, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	124 of 124	26.9	64.4	92.0	Relatively High 2, Relatively Moderate 103, Relatively Low 19
Tornado	124 of 124	30.3	49.0	76.7	Relatively High 1, Relatively Moderate 34, Relatively Low 89
Wildfire	117 of 124	19.6	42.0	67.6	Very Low 117, No Rating 7
Winter Weather	124 of 124	46.3	88.3	98.5	Very High 4, Relatively High 109, Relatively Moderate 10, Relatively Low 1

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

Hail: Agriculture is 83% 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
Chester County	County	Approved, expires 2031-06-29		\$6,372,675.32	0 total; not yet covered	No NFIP community ID on this jurisdiction's plan row. Includes \$5,459,819.19 for declarations not counted as hazard incidents (DR-4506-PA).
Atglen borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$9,967.78	11 total; not yet covered	
Avondale borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 1, SRL 2; any 12	\$19,105.39	12 total; not yet covered	
Coatesville city	City	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 5	\$74,369.27	29 total; not yet covered	
Downingtown borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 7; any 57	\$1,340,653.37	55 total; not yet covered	
Elverson borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$6,416.59	13 total; not yet covered	
Honey Brook borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$10,720.70	40 total; not yet covered	
Kennett Square borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 2	\$60,355.91	22 total; not yet covered	
Malvern borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$51,411.42	12 total; no approved plan	Includes \$12,201.57 for declarations not counted as hazard incidents (DR-4506-PA).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Modena borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 2	\$16,538.32	10 total; not yet covered	
Oxford borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$44,059.31	34 total; not yet covered	Includes \$4,480.39 for declarations not counted as hazard incidents (DR-4506-PA).
Parkensburg borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$40,230.96	15 total; no approved plan	
Phoenixville borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 2	\$244,125.63	42 total; not yet covered	Includes \$24,994.55 for declarations not counted as hazard incidents (DR-4506-PA).
South Coatesville borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$23,811.41	0 total; not yet covered	
Spring City borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$22,983.99	16 total; not yet covered	
West Chester borough	Organized Borough	Approved, expires 2031-06-29	FMA RL 1, SRL 5; any 10	\$378,868.15	58 total; not yet covered	
West Grove borough	Organized Borough	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$20,176.83	9 total; no approved plan	
Birmingham township	Township	Approved, expires 2031-06-29	FMA RL 1, SRL 0; any 2	\$90,162.28	4 total; not yet covered	
Caln township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$1,334,299.53	0 total; no approved plan	Includes \$11,446.22 for declarations not counted as hazard incidents (DR-4506-PA).
Charlestown township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 1	\$215,187.32	1 total; not yet covered	
East Bradford township	Township	Approved, expires 2031-06-29	FMA RL 4, SRL 9; any 19	\$141,895.25	0 total; not yet covered	Includes \$3,808.11 for declarations not counted as hazard incidents (DR-4506-PA).
East Brandywine township	Special District	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$918,278.98	0 total; not yet covered	
East Caln township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 4	\$79,202.02	0 total; not yet covered	
East Coventry township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 1; any 3	\$37,612.94	0 total; not yet covered	
East Fallowfield township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$126,911.68	0 total; not yet covered	

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
East Goshen township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$264,572.44	0 total; no approved plan	Includes \$18,467.67 for declarations not counted as hazard incidents (DR-4506-PA).
East Marlborough township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$58,358.63	0 total; not yet covered	
East Nantmeal township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$26,552.48	0 total; not yet covered	
East Nottingham township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$91,610.49	0 total; not yet covered	
East Pikeland township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 3	\$50,112.29	0 total; not yet covered	
East Vincent township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 1; any 5	\$119,055.64	0 total; not yet covered	
East Whiteland township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 3	\$243,461.91	0 total; not yet covered	Includes \$27,788.34 for declarations not counted as hazard incidents (DR-4506-PA).
Easttown township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$147,052.96	0 total; no approved plan	
Elk township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$42,783.72	0 total; no approved plan	
Franklin township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$284,561.29	0 total; not yet covered	
Highland township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$71,542.94	0 total; no approved plan	
Honey Brook township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$45,187.34	40 total; not yet covered	
Kennett township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 4	no Public Assistance recorded	0 total; no approved plan	
London Britain township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$120,292.10	0 total; no approved plan	
London Grove township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$281,386.78	5 total; not yet covered	

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>	
Londonderry township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Lower Oxford township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$421,353.45	0 total; not yet covered	
New Garden township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$66,904.79	8 total; no approved plan	
New London township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$174,463.51	1 total; not yet covered	
Newlin township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 1	\$207,925.08	0 total; not yet covered	
North Coventry township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 18	\$323,109.28	0 total; not yet covered	Includes \$5,977.27 for declarations not counted as hazard incidents (DR-4506-PA).
Penn township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$55,839.28	0 total; not yet covered	
Pennsbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 1	no Public Assistance recorded	0 total; no approved plan	
Pocopson township	Township	Approved, expires 2031-06-29	FMA RL 4, SRL 6; any 25	\$61,076.34	4 total; not yet covered	
Sadsbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$105,315.32	0 total; no approved plan	
Schuylkill township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$644,789.99	0 total; no approved plan	
South Coventry township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Thornbury township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$76,749.62	0 total; no approved plan	
Tredyffrin township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 3; any 15	\$2,620,961.60	1 total; not yet covered	Includes \$7,249.10 for declarations not counted as hazard incidents (DR-4506-PA).

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>	
Upper Oxford township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$186,486.51	0 total; not yet covered	
Upper Uwchlan township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 1; any 2	\$303,245.18	0 total; not yet covered	
Uwchlan township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 1	\$1,055,174.72	0 total; not yet covered	
Valley township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 1; any 2	\$686,186.28	0 total; not yet covered	
Wallace township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$17,032.89	0 total; no approved plan	
Warwick township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$28,572.51	2 total; no approved plan	
West Bradford township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$358,561.05	0 total; no approved plan	
West Brandywine township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$76,914.12	0 total; no approved plan	
West Caln township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$84,738.79	0 total; not yet covered	
West Fallowfield township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$54,176.84	0 total; not yet covered	
West Goshen township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 2	\$221,351.98	0 total; not yet covered	Includes \$67,107.77 for declarations not counted as hazard incidents (DR-4506-PA).
West Marlborough township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; not yet covered	
West Nantmeal township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$14,240.32	0 total; not yet covered	
West Nottingham township	Township	Plan 109110 approved 2026-06-30, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$28,799.94	0 total; no approved plan	
West Pikeland township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$173,240.57	0 total; not yet covered	

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>	
West Sadsbury township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$36,486.27	0 total; not yet covered	
West Vincent township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 0	\$514,191.02	0 total; not yet covered	
West Whiteland township	Township	Approved, expires 2031-06-29	FMA RL 2, SRL 4; any 9	\$294,227.42	0 total; not yet covered	Includes \$7,149.01 for declarations not counted as hazard incidents (DR-4506-PA).
Westtown township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 0; any 1	\$174,286.83	14 total; not yet covered	
Willistown township	Township	Approved, expires 2031-06-29	FMA RL 0, SRL 1; any 1	\$246,929.45	0 total; not yet covered	Includes \$47,393.01 for declarations not counted as hazard incidents (DR-4506-PA).

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-06-30 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$225,057,800	n/a	471	\$0	n/a	\$0	0%				
Cold Wave	\$163,728,974,129	\$917,345,253	534,152	\$1,961	\$6,204	\$7,499,466	under 0.0001%				
Drought	n/a	\$707,191,980	n/a	n/a	\$10,080,349	n/a	1.43% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$279,141,587,753	n/a	534,413	\$7,016,306	n/a	\$1,453,365	0.00251%				
Hail	\$163,728,974,129	\$917,345,253	534,152	\$102,824	\$512,808	\$2,539	under 0.0001%				
Heat Wave	\$163,728,974,129	\$917,345,253	534,152	\$9	\$14,041	\$10,603,284	under 0.0001%				
Hurricane	\$163,702,737,476	\$916,922,779	533,983	\$6,409,099	\$3,052,011	\$150,293	0.00392%				
Ice Storm	\$163,728,394,714	n/a	534,149	\$454,851	n/a	\$538,214	0.000278%				
Inland Flooding	\$163,680,116,925	\$32,688,300	7,366	\$103,237,600	\$1,445,790	\$1,140,767	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$5,732,759,218	n/a	18,978	\$19,129	n/a	\$599	0.000334%				
Lightning	\$163,728,974,129	n/a	534,152	\$170,504	n/a	\$1,880,160	0.000104%				
Strong Wind	\$163,728,974,129	\$917,345,253	534,152	\$1,566,620	\$86,417	\$2,989,803	0.000957%				
Tornado	\$163,728,974,129	\$917,345,253	534,152	\$5,029,426	\$2,644	\$4,800,064	0.00307%				

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 2026-06-30 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$10,069,527,378	\$99,663,993	53,306	\$19,306	\$21	\$3,873	0.000192%				
Winter Weather	\$163,728,974,129	\$917,345,253	534,152	\$523,533	\$335	\$1,795,754	0.00032%				

Totals since 2026-06-30: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; 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	534,152
Building value (total, not at risk)	\$163,728,974,129
Agriculture value (total, not at risk)	\$917,345,253
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$139,751,787
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)	\$32,858,180
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	13	Severe repetitive loss, FMA definition (44 CFR 77.2)	43
Repetitive loss, NFIP insurance definition	215	Severe repetitive loss, NFIP insurance definition	37

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	13	43	215	37	221	4	78
of which: Coatesville city	0	0	5	0	5	0	1
of which: Downingtown borough	0	7	57	7	57	0	25
of which: East Bradford Township of	4	9	18	9	19	0	1
of which: East Goshen township	0	0	1	0	1	0	0
of which: East Vincent township	0	1	5	1	5	0	3
of which: East Whiteland township	0	0	3	0	3	0	3
of which: Kennett Square borough	0	0	2	0	2	0	2
of which: Modena borough	0	0	2	0	2	0	2
of which: North Coventry township	0	0	18	0	18	0	5
of which: Pennsbury township	0	1	1	1	1	0	0
of which: Pocopson township	4	6	25	4	25	0	2
of which: Phoenixville borough	0	0	2	0	2	0	1
of which: Thornbury township	0	0	1	0	1	0	1
of which: Tredyffrin township	0	3	15	3	15	0	10
of which: West Chester borough	1	5	9	4	10	1	2
of which: West Goshen township	0	0	2	0	2	0	1
of which: Westtown township	0	0	1	0	1	0	0
of which: West Whiteland township	2	4	7	2	9	2	4
of which: Valley township	0	1	2	1	2	0	0
of which: Avondale borough	1	2	12	2	12	0	4
of which: Birmingham township	1	0	1	0	2	0	2
of which: Charlestown township	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: East Caln township	0	0	4	0	4	0	1
of which: East Coventry township	0	1	3	1	3	0	0
of which: East Pikeland township	0	0	3	0	3	0	1
of which: Newlin township	0	0	1	0	1	0	0
of which: Schuylkill township	0	0	2	0	2	0	1
of which: Twp of Upper Uwchlan	0	1	2	1	2	0	1
of which: Uwchlan township	0	0	1	0	1	0	1
of which: West Bradford township	0	0	1	0	1	0	1
of which: Caln township	0	0	4	0	4	0	2
of which: Willistown township	0	1	0	0	1	1	1
of which: Kennett township	0	1	4	1	4	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>
Atglen borough	420273	0	0	0	0	0	0	0
Avondale borough	421473	1	2	12	2	12	0	4
Coatesville city	420274	0	0	5	0	5	0	1
Downingtown borough	420275	0	7	57	7	57	0	25
Elverson borough	422287	0	0	0	0	0	0	0
Honey Brook borough	422692	0	0	0	0	0	0	0
Kennett Square borough	420280	0	0	2	0	2	0	2
Malvern borough	420281	0	0	0	0	0	0	0
Modena borough	420282	0	0	2	0	2	0	2
Oxford borough	420284	0	0	0	0	0	0	0
Parkesburg borough	422277	0	0	0	0	0	0	0
Phoenixville borough	420287	0	0	2	0	2	0	1
South Coatesville borough	420288	0	0	0	0	0	0	0
Spring City borough	420289	0	0	0	0	0	0	0
West Chester borough	420292	1	5	9	4	10	1	2
West Grove borough	422691	0	0	0	0	0	0	0
Birmingham township	421474	1	0	1	0	2	0	2
Caln township	422247	0	0	4	0	4	0	2

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>
Charlestown township	421475	0	0	1	0	1	0	0
East Bradford township	420276	4	9	18	9	19	0	1
East Brandywine township	421476	0	0	0	0	0	0	0
East Caln township	421477	0	0	4	0	4	0	1
East Coventry township	421478	0	1	3	1	3	0	0
East Fallowfield township	421479	0	0	0	0	0	0	0
East Goshen township	420277	0	0	1	0	1	0	0
East Marlborough township	421480	0	0	0	0	0	0	0
East Nantmeal township	421481	0	0	0	0	0	0	0
East Nottingham township	421482	0	0	0	0	0	0	0
East Pikeland township	421483	0	0	3	0	3	0	1
East Vincent township	420278	0	1	5	1	5	0	3
East Whiteland township	420279	0	0	3	0	3	0	3
Easttown township	422600	0	0	0	0	0	0	0
Elk township	422286	0	0	0	0	0	0	0
Franklin township	422288	0	0	0	0	0	0	0
Highland township	422289	0	0	0	0	0	0	0
Honey Brook township	422290	0	0	0	0	0	0	0
Kennett township	422586	0	1	4	1	4	0	0
London Britain township	422273	0	0	0	0	0	0	0
London Grove township	422274	0	0	0	0	0	0	0
Londonderry township	421484	0	0	0	0	0	0	0
Lower Oxford township	421485	0	0	0	0	0	0	0
New Garden township	422275	0	0	0	0	0	0	0
New London township	422276	0	0	0	0	0	0	0
Newlin township	421486	0	0	1	0	1	0	0
North Coventry township	420283	0	0	18	0	18	0	5
Penn township	421487	0	0	0	0	0	0	0
Pennsbury township	420285	0	1	1	1	1	0	0
Pocopson township	420286	4	6	25	4	25	0	2
Sadsbury township	421488	0	0	0	0	0	0	0
Schuylkill township	421489	0	0	2	0	2	0	1
South Coventry township	421490	0	0	0	0	0	0	0
Thornbury township	420290	0	0	1	0	1	0	1
Tredyffrin township	420291	0	3	15	3	15	0	10

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>
Upper Oxford township	422278	0	0	0	0	0	0	0
Upper Uwchlan township	421491	0	1	2	1	2	0	1
Uwchlan township	421492	0	0	1	0	1	0	1
Valley township	421206	0	1	2	1	2	0	0
Wallace township	421493	0	0	0	0	0	0	0
Warwick township	421494	0	0	0	0	0	0	0
West Bradford township	421495	0	0	1	0	1	0	1
West Brandywine township	421496	0	0	0	0	0	0	0
West Caln township	421497	0	0	0	0	0	0	0
West Fallowfield township	421577	0	0	0	0	0	0	0
West Goshen township	420293	0	0	2	0	2	0	1
West Marlborough township	422279	0	0	0	0	0	0	0
West Nantmeal township	421498	0	0	0	0	0	0	0
West Nottingham township	422280	0	0	0	0	0	0	0
West Pikeland township	421151	0	0	0	0	0	0	0
West Sadsbury township	422281	0	0	0	0	0	0	0
West Vincent township	421499	0	0	0	0	0	0	0
West Whiteland township	420295	2	4	7	2	9	2	4
Westtown township	420294	0	0	1	0	1	0	0
Willistown township	422282	0	1	0	0	1	1	1

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	12	30	159	26	164	3	63
2 to 4 unit residential	0	3	9	3	9	0	1
other residential	0	2	10	2	10	0	4
non-residential	1	8	37	6	38	1	10
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 205 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Chester County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42029). Automated baseline. <https://hazardplain.org/pa/42029/> 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