

McKean County, PA

Risk-assessment baseline packet

County FIPS: 42083 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2030-05-26. Plan: McKean County Hazard Mitigation Plan (FEMA plan 109086), approved 2025-05-27. Since the plan was approved on 2025-05-27: no new hazard declaration and 27 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 (\$12,756,049 a year), Cold Wave (\$567,205) and Lightning (\$494,127). 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; 42083 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2030-05-26	Plan:	McKean County Hazard Mitigation Plan (FEMA plan 109086)
Approved:	2025-05-27	Days to expiry:	1,334

What changed since your last plan (approved 2025-05-27)

New federal declarations:	none	Storm Events records since approval:	27 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 13	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 23 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
McKean County	County	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		
Bradford city	City	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-10
Eldred borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-16
Kane borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-10-08
Lewis Run borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-10
Mount Jewett borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-07-07
Port Allegany borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-09
Smethport borough	Organized Borough	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-09-02
Annin township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-11-10
Bradford township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-09
Ceres township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-25
Corydon township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	McKean County Hazard Mitigation Plan (FEMA plan 109086), pending adoption here	2025-05-27 by FEMA; not yet adopted here	2030-05-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Eldred township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-09

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Foster township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	McKean County Hazard Mitigation Plan (FEMA plan 109086), pending adoption here	2025-05-27 by FEMA; not yet adopted here	2030-05-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hamilton township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-09
Hamlin township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-09
Keating township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-07-10
Lafayette township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-10
Liberty township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	McKean County Hazard Mitigation Plan (FEMA plan 109086), pending adoption here	2025-05-27 by FEMA; not yet adopted here	2030-05-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norwich township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-03
Otto township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-11
Sergeant township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-09-03
Wetmore township	Township	Approved, expires 2030-05-26	McKean County Hazard Mitigation Plan (FEMA plan 109086)	2025-05-27	2030-05-26	1,334		this jurisdiction approved 2025-06-03

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 Low	\$12,484,360	\$670	\$271,019	\$12,756,049	35	
2	Cold Wave	Relatively Low	Relatively Low	\$514	\$658	\$566,033	\$567,205	26	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Lightning	Relatively Moderate	Relatively Moderate	\$6,624	n/a	\$487,502	\$494,127	1	
4	Strong Wind	Relatively Low	Relatively Low	\$73,905	\$142	\$290,183	\$364,229	228	Includes 18 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Tornado	Very Low	Very Low	\$210,137	\$126	\$84,126	\$294,389	2	
6	Hurricane	Relatively Low	Relatively Low	\$196,357	\$4,749	\$8,851	\$209,956	1	
7	Winter Weather	Relatively Moderate	Relatively Moderate	\$17,349	\$5	\$176,841	\$194,195	87	
8	Earthquake	Very Low	Very Low	\$72,295	n/a	\$27,555	\$99,850		Storm Events does not record earthquakes.
9	Hail	Very Low	Very Low	\$5,897	\$929	\$11,978	\$18,804	43	
10	Ice Storm	Very Low	Very Low	\$11,527	n/a	\$5,785	\$17,312	11	
11	Heat Wave	Very Low	Very Low	under \$1	\$69	\$16,340	\$16,409	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Landslide	Relatively Low	Relatively Low	\$1,546	n/a	\$8,710	\$10,256	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$2,454	under \$1	\$299	\$2,753	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	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	Avalanche	Very Low	Very Low	\$0	n/a	\$6	\$6	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	6	

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 4211 (Very Low, 2.9)
Earthquake	tract 4202 (Very Low, 36.8); tract 4203 (Very Low, 35.3); tract 4206 (Very Low, 31.4)
Hurricane	tract 4206 (Relatively Low, 66.0); tract 4207 (Relatively Low, 63.9); tract 4208 (Relatively Low, 63.7)
Landslide	tract 4206 (Relatively Moderate, 96.5); tract 4207 (Relatively Moderate, 95.8); tract 4208 (Relatively Low, 94.6)
Tornado	tract 4206 (Relatively Low, 45.6); tract 4207 (Relatively Low, 42.6); tract 4210 (Relatively Low, 42.5)
Wildfire	tract 4206 (Very Low, 63.3); tract 4210 (Very Low, 59.4); tract 4201 (Very Low, 52.8)

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 4211 is Census Tract 4211). 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	25 records, 2004 to 2026 (25 zone-level)	1 day to 6 days (median 2 days); 23 with a recorded value	6 consecutive days, 2007-02-03 to 2007-02-08, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2010 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	6 records, 1997 to 2025 (6 zone-level)	1 day to 61 days (median 15 days); 4 with a recorded value	61 days (2 months), 2020-10-01 to 2020-11-30, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	58 records, 1967 to 2025	0.75 in to 3 in (median 1 in); 58 with a recorded value	3 in hail, 1967-07-20	Hail, 1999-06-07, \$30,000 property; crops not reported (1999 dollars)	Event records naming jurisdictions in the plan: Bradford city (9 records), Bradford township (9 records), Port Allegany borough (5 records), Kane borough (4 records), Lewis Run borough (4 records), Smethport borough (3 records), Eldred borough (1 record), Eldred township (1 record), Mount Jewett borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
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 PAZ005		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)	11 records, 1997 to 2008 (11 zone-level)		No damage reported in 11 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)	35 records, 1996 to 2024 (4 zone-level)		Flash Flood, 1999-08-20, \$25,000,000 property; crops not reported (1999 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Bradford city (10 records), Bradford township (10 records), Port Allegany borough (3 records), Eldred borough (2 records), Eldred township (2 records), Smethport borough (2 records), Kane borough (1 record), Mount Jewett borough (1 record), Wetmore township (1 record). Zone-level records (4) 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, 2005		Lightning, 2005-07-25, damage not reported, 1 direct death		Event records naming jurisdictions in the plan: Bradford city (1 record), Bradford township (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)	21 records, 1996 to 2026 (21 zone-level)	30 kt (35 mph) to 63 kt (72 mph) (median 50 kt (58 mph)); 19 with a recorded value	63 kt (72 mph) measured, High Wind, 2002-02-01; NWS zone PAZ005	High Wind, 2000-12-12, \$13,900 property; crops not reported (zone total, 2000 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	260 records, 1968 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 51 kt (59 mph)); 193 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2017-05-01; same speed and measurement basis also recorded on 2012-07-26	Thunderstorm Wind, 2007-08-25, \$250,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Bradford city (45 records), Bradford township (45 records), Kane borough (24 records), Smethport borough (15 records), Mount Jewett borough (11 records), Lewis Run borough (8 records), Eldred borough (7 records), Eldred township (7 records), Port Allegany borough (7 records), Lafayette township (3 records); and 1 more jurisdiction (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	5 records, 1985 to 2003	F/EF1 to F/EF4 (median F/EF2); 5 with a recorded value	F4 tornado, 1985-05-31, 6.5 mi path length (whole path, pre-1996), 1,000 yd wide, damage not recorded (pre-1996 record), 4 direct deaths, 40 direct injuries	Tornado, 2003-07-21, \$45,700,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Mount Jewett 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).

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)	87 records, 1996 to 2026 (87 zone-level)		Heavy Snow, 2001-03-04, \$5,000 property; crops not reported (2001 dollars); NWS zone PAZ005		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: 13 declarations covering 8 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
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$20,466.32	
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
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	
2005-09-10	2005-08-29	EM-3235-PA	Emergency	Hurricane Katrina	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	Tropical Depression Ivan	Hurricane: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	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	
2003-08-23	2003-07-21	DR-1485-PA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$508,539.35	
1999-09-01	1999-08-20	DR-1289-PA	Major disaster	Pa - Flooding 8/20/99	Inland Flooding	\$725,462.27	
1996-01-21	1996-01-19	DR-1093-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
1993-03-16	1993-03-13	EM-3105-PA	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded	
1985-06-03	1985-05-31	DR-737-PA	Major disaster	Severe Storms, High Winds & Tornadoes	Tornado (primary); also designated: Strong Wind	no Public Assistance recorded	
1984-08-27	1984-08-27	DR-721-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county	
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
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	26	2	1	4	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	6	2	0	2	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	58	0	3	4	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	1	0	0	0	2	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Ice Storm	11	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	35	0	1	1	5	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	0	0	0	0	1996 to 2026-06-30	
Strong Wind	281	15	4	32	1	0	1955 to 2026-06-30	Includes 18 High Wind and 3 Strong Wind records.
Tornado	5	0	0	0	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	87	8	2	16	1	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	Why listed
2020-10-01	Drought		\$0 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c worst recorded: Drought
2017-05-01	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$30,000 property; \$0 crops (2017 dollars)	0, 0	HOWARD	B1-c worst recorded: Thunderstorm Wind
2007-08-25	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$250,000 property; \$0 crops (2007 dollars)	0, 0	BRADFORD	B1-c most damaging: Thunderstorm Wind
2007-02-03	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
2005-07-25	Lightning		damage not reported	1, 0	BRADFORD	deaths or injuries recorded
2003-09-18	Tropical Storm		damage not reported	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2002-02-01	High Wind	63 kt (72 mph) measured	damage not reported	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c worst recorded: High Wind and Strong Wind
2001-03-04	Heavy Snow		\$5,000 property; crops not reported (zone total, 2001 dollars)	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2000-12-12	High Wind	speed not recorded	\$13,900 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone PAZ005 (MCKEAN), zone-level	B1-c most damaging: High Wind and Strong Wind
1999-08-20	Flash Flood		\$25,000,000 property; crops not reported (1999 dollars)	0, 1	BRADFORD	deaths or injuries recorded
1985-05-31	Tornado	F4, 6.5 mi path length (whole path, pre-1996), 1,000 yd wide	damage not recorded (pre-1996 record)	4, 40	location not recorded	deaths or injuries recorded
1967-07-20	Hail	3 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (511 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	4.16	event-days per year	about 4.16 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 4 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000406	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0406%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.06	events per year	about 1.06 per year	Highly likely	FEMA annualized frequency (modeled)	40.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.421	event-days per year	about 0.421 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	8	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0391	events per year	about 1 in 26 years	Possible	FEMA annualized frequency (modeled)	16	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.377	event-days per year	about 0.377 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	26	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.18	event-days per year	about 1.18 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	33	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	0.999	events per year (modeled)	about 1 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	33.9	days per year with a strike	about 33.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.86	events per year	about 1.86 per year	Highly likely	FEMA annualized frequency (modeled)	71	1986 to 2023 (38 years)	countywide	
Tornado	0.212	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000217	annual probability at a location	chance a given location in the county burns in a year: 0.00217%		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	24.1	event-days per year	about 24.1 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	458	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	26	30	0.867
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	171	30	5.7
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	22	30	0.733
Tornado	EF0-1	1996 to 2025	2	30	0.0667
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	1 of 12	2.9	2.9	2.9	Very Low 1, Not Applicable 11
Cold Wave	12 of 12	33.3	46.3	67.9	Relatively Moderate 5, Relatively Low 7
Drought	0 of 12				No Rating 12
Earthquake	12 of 12	14.3	28.0	36.8	Very Low 12
Hail	12 of 12	21.1	25.7	36.2	Very Low 12
Heat Wave	12 of 12	2.1	2.5	3.9	Very Low 12
Hurricane	12 of 12	49.3	55.3	66.0	Relatively Low 11, Very Low 1
Ice Storm	12 of 12	7.3	25.0	39.5	Relatively Low 1, Very Low 11
Inland Flooding	12 of 12	3.3	78.5	97.5	Very High 3, Relatively High 3, Relatively Moderate 2, Relatively Low 3, Very Low 1
Landslide	12 of 12	29.4	89.3	96.5	Relatively Moderate 2, Relatively Low 6, Very Low 4
Lightning	12 of 12	68.6	86.3	97.6	Very High 3, Relatively High 7, Relatively Moderate 2
Strong Wind	12 of 12	45.5	62.8	84.6	Relatively High 1, Relatively Moderate 10, Relatively Low 1
Tornado	12 of 12	26.4	31.9	45.6	Relatively Low 10, Very Low 2
Wildfire	12 of 12	33.6	50.1	63.3	Very Low 12
Winter Weather	12 of 12	76.3	88.7	96.8	Very High 2, Relatively High 9, Relatively Moderate 1

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
McKean County	County	Approved, expires 2030-05-26		\$24,563.91	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$20,466.32 for declarations not counted as hazard incidents (DR-4506-PA).
Bradford city	City	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 4	\$447,926	65 total; 0 since its plan	
Eldred borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; 0 since its plan	
Kane borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$42,043.95	29 total; 1 since its plan	
Lewis Run borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$2,446.50	12 total; 1 since its plan	
Mount Jewett borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	14 total; 0 since its plan	
Port Allegany borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$34,989.27	15 total; 0 since its plan	
Smethport borough	Organized Borough	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$19,313.77	20 total; 1 since its plan	
Annin township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 1	\$20,769.62	0 total; 0 since its plan	
Bradford township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 4	\$293,069.74	65 total; 0 since its plan	
Ceres township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$10,080.99	0 total; 0 since its plan	
Corydon township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,150.50	0 total; no approved plan	
Eldred township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$14,375.94	10 total; 0 since its plan	
Foster township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$111,742.91	0 total; no approved plan	
Hamilton township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Hamlin township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Keating township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$5,743.98	0 total; 0 since its plan	
Lafayette township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 0 since its plan	
Liberty township	Township	Plan 109086 approved 2025-05-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$13,893.84	0 total; no approved plan	
Norwich township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	0 total; 0 since its plan	
Otto township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$32,968.07	0 total; 0 since its plan	
Sergeant township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Wetmore township	Township	Approved, expires 2030-05-26	FMA RL 0, SRL 0; any 0	\$6,866.83	2 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 2025-05-27 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$6					building exposure is 0 in NRI
Cold Wave	\$9,697,288,005	\$7,109,995	40,379	\$514	\$658	\$566,033	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a			\$0		agriculture exposure is 0 in NRI
Earthquake	\$17,778,256,586	n/a	40,432	\$72,295	n/a	\$27,555	0.000407%				
Hail	\$9,697,288,694	\$7,109,995	40,379	\$5,897	\$929	\$11,978	under 0.0001%				
Heat Wave	\$9,697,288,005	\$7,109,995	40,379	under \$1	\$69	\$16,340	under 0.0001%				
Hurricane	\$9,697,288,005	\$7,109,061	40,379	\$196,357	\$4,749	\$8,851	0.00202%				
Ice Storm	\$9,697,288,005	n/a	40,379	\$11,527	n/a	\$5,785	0.000119%				
Inland Flooding	\$9,677,572,959	\$1,037,223	2,778	\$12,484,360	\$670	\$271,019	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	\$511,120,477	n/a	2,254	\$1,546	n/a	\$8,710	0.000303%				
Lightning	\$9,697,288,694	n/a	40,379	\$6,624	n/a	\$487,502	under 0.0001%				
Strong Wind	\$9,697,288,694	\$7,109,995	40,379	\$73,905	\$142	\$290,183	0.000762%	\$35,000	\$0		
Tornado	\$9,697,288,694	\$7,109,995	40,379	\$210,137	\$126	\$84,126	0.00217%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-27 <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	\$2,339,642,935	\$1,107,040	11,311	\$2,454	under \$1	\$299	0.000105%				
Winter Weather	\$9,697,288,005	\$7,109,995	40,379	\$17,349	\$5	\$176,841	0.000179%		\$0		

Totals since 2025-05-27 (Storm Events through 2026-06-30): 14 county-coded records, 14 with a damage value recorded (including \$0), \$35,000; 13 zone-level records, 13 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	40,379
Building value (total, not at risk)	\$9,697,288,694
Agriculture value (total, not at risk)	\$7,109,995
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$13,090,312
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)	\$1,955,228
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	13	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	13	0	13	0	1
of which: Bradford city	0	0	4	0	4	0	0
of which: Annin township	0	0	1	0	1	0	0
of which: Foster township	0	0	2	0	2	0	1
of which: Norwich township	0	0	2	0	2	0	0
of which: Bradford township	0	0	4	0	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>
Bradford city	420665	0	0	4	0	4	0	0
Eldred borough	420666	0	0	0	0	0	0	0
Kane borough	422714	0	0	0	0	0	0	0
Lewis Run borough	420669	0	0	0	0	0	0	0
Mount Jewett borough	420670	0	0	0	0	0	0	0
Port Allegany borough	420671	0	0	0	0	0	0	0
Smethport borough	420672	0	0	0	0	0	0	0
Annin township	421850	0	0	1	0	1	0	0
Bradford township	422245	0	0	4	0	4	0	0
Ceres township	421853	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>
Corydon township	422473	0	0	0	0	0	0	0
Eldred township	421854	0	0	0	0	0	0	0
Foster township	421855	0	0	2	0	2	0	1
Hamilton township	421856	0	0	0	0	0	0	0
Hamlin township	421857	0	0	0	0	0	0	0
Keating township	420667	0	0	0	0	0	0	0
Lafayette township	421858	0	0	0	0	0	0	0
Liberty township	420668	0	0	0	0	0	0	0
Norwich township	421859	0	0	2	0	2	0	0
Otto township	421860	0	0	0	0	0	0	0
Sergeant township	422474	0	0	0	0	0	0	0
Wetmore township	421861	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	9	0	9	0	1
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	3	0	3	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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 13 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_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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)
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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). McKean County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42083). Automated baseline. <https://hazardplain.org/pa/42083/> 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