

Monroe County, PA

Risk-assessment baseline packet

County FIPS: 42089 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 2031-01-20. Plan: Monroe County Hazard Mitigation Plan (FEMA plan 109113), approved 2026-01-21.

Since the plan was approved on 2026-01-21: no new hazard declaration and 11 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 (\$33,142,552 a year), Cold Wave (\$11,759,809) and Hurricane (\$2,778,563).

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; 42089 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 2031-01-20	Plan:	Monroe County Hazard Mitigation Plan (FEMA plan 109113)
Approved:	2026-01-21	Days to expiry:	1,573
What changed since your last plan (approved 2026-01-21)			
New federal declarations:	none	Storm Events records since approval:	11 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 13, SRL 10 (44 CFR 77.2); any definition: 46	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: 22 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
Monroe County	County	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		
Delaware Water Gap borough	Organized Borough	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-05-04
East Stroudsburg borough	Organized Borough	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-03-17
Mount Pocono borough	Organized Borough	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-03
Stroudsburg borough	Organized Borough	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-17
Barrett township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-11
Chestnuthill township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-03-03
Coolbaugh township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-17
Eldred township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-03-18
Hamilton township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-09
Jackson township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-12
Middle Smithfield township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-12
Paradise township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-18
Pocono township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-02

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Polk township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-01-29
Price township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-03-19
Ross township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-02
Smithfield township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-25
Stroud township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-03
Tobyhanna township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-03-16
Tunkhannock township	Township	Approved, expires 2031-01-20	Monroe County Hazard Mitigation Plan (FEMA plan 109113)	2026-01-21	2031-01-20	1,573		this jurisdiction approved 2026-02-11
East Stroudsburg University	Special District	Plan 109113 approved 2026-01-21, pending adoption here; not yet eligible	Monroe County Hazard Mitigation Plan (FEMA plan 109113), pending adoption here	2026-01-21 by FEMA; not yet adopted here	2031-01-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$31,214,820	\$14,043	\$1,913,689	\$33,142,552	84	
2	Cold Wave	Relatively High	Relatively High	\$1,196	\$7	\$11,758,606	\$11,759,809	49	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Hurricane	Relatively Moderate	Relatively Moderate	\$2,659,261	\$21,990	\$97,311	\$2,778,563	1	
4	Lightning	Very High	Relatively High	\$39,322	n/a	\$2,397,500	\$2,436,822	31	
5	Tornado	Relatively Moderate	Relatively Moderate	\$1,224,042	\$122	\$1,030,806	\$2,254,970	5	
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$630,347	\$153	\$714,976	\$1,345,477	432	Includes 41 High Wind and 99 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Heat Wave	Relatively Low	Relatively Low	\$1	\$563	\$1,167,290	\$1,167,854	35	
8	Earthquake	Relatively Low	Relatively Low	\$841,808	n/a	\$166,551	\$1,008,359		Storm Events does not record earthquakes.
9	Winter Weather	Relatively High	Relatively High	\$105,448	\$7	\$457,041	\$562,496	470	Includes 4 Sleet records (outside NRI's Winter Weather definition).
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$186,229	n/a	\$114,510	\$300,739	11	
11	Hail	Very Low	Very Low	\$28,970	\$3,563	\$26,715	\$59,248	40	
12	Wildfire	Very Low	Very Low	\$43,915	\$2	\$8,932	\$52,849	11	

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
13	Landslide	Relatively Low	Very Low	\$2,459	n/a	\$4,103	\$6,561	0	Declared 1 time; no Storm Events record of this type.
14	Avalanche	Very Low	Very Low	\$0	n/a	\$109	\$109	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	41	

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: 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 3011.02 (Very Low, 21.2); tract 3013.02 (Very Low, 19.1); tract 3014.05 (Very Low, 18.8)
Earthquake	tract 3003.08 (Relatively Moderate, 78.4); tract 3007 (Relatively Low, 72.7); tract 3002.01 (Relatively Low, 64.5)
Hurricane	tract 3002.01 (Relatively Moderate, 82.3); tract 3007 (Relatively Moderate, 81.2); tract 3003.08 (Relatively Moderate, 80.4)
Landslide	tract 3013.02 (Relatively Low, 92.5); tract 3012.03 (Relatively Low, 91.9); tract 3002.01 (Relatively Low, 91.7)
Tornado	tract 3007 (Relatively Moderate, 62.5); tract 3002.01 (Relatively Moderate, 58.6); tract 3012.03 (Relatively Moderate, 56.0)
Wildfire	tract 3001.01 (Relatively Low, 81.9); tract 3002.01 (Relatively Low, 81.1); tract 3001.04 (Relatively Low, 78.7)

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 3011.02 is Census Tract 3011.02). 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	47 records, 1996 to 2023 (47 zone-level)	1 day to 16 days (median 1 day); 40 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		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	2 records, 2007 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	41 records, 1997 to 2010 (41 zone-level)	1 day to 184 days (median 25.5 days); 16 with a recorded value	184 days (about 6.0 months), 2001-11-06 to 2002-05-08, a run of 7 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)	53 records, 1956 to 2021	0.75 in to 3 in (median 1 in); 52 with a recorded value	3 in hail, 1996-06-22		Event records naming jurisdictions in the plan: East Stroudsburg borough (5 records), Tobyhanna township (5 records), Stroudsburg borough (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	35 records, 1996 to 2012 (35 zone-level)	1 day to 10 days (median 3 days); 14 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.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2011 (1 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$175,000 property; \$0 crops (2011 dollars), 1 direct death (reported for the zone); NWS zone PAZ055		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, 1996 to 2021 (11 zone-level)		No damage reported in 11 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	84 records, 1996 to 2025 (8 zone-level)		Flood, 2005-04-02, \$40,000,000 property; crops not reported (2005 dollars); NWS zone PAZ055		Event records naming jurisdictions in the plan: Stroudsburg borough (7 records), East Stroudsburg borough (6 records). Zone-level records (8) 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	31 records, 1998 to 2022		Lightning, 2012-08-05, \$0 property; \$0 crops (2012 dollars), 1 direct death, 7 direct injuries	Lightning, 2012-07-23, \$200,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: East Stroudsburg borough (4 records), Stroudsburg borough (2 records), Mount Pocono borough (1 record), Tobyhanna 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)	140 records, 1996 to 2026 (140 zone-level)	40 kt (46 mph) to 57 kt (66 mph) (median 42 kt (48 mph)); 113 with a recorded value	57 kt (66 mph) measured gust, High Wind, 2026-02-07; same speed and measurement basis also recorded on 2012-10-29; NWS zone PAZ055	High Wind, 2003-09-18, \$1,000,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	316 records, 1956 to 2026	50 kt (58 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 282 with a recorded value	74 kt (85 mph), measurement type not recorded, Thunderstorm Wind, 1997-08-16, 3 direct injuries	Thunderstorm Wind, 2011-07-07, \$250,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Stroudsburg borough (30 records), Tobyhanna township (15 records), East Stroudsburg borough (13 records), Mount Pocono borough (7 records), Pocono township (3 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	14 records, 1952 to 2018	F/EF0 to F/EF3 (median F/EF1); 14 with a recorded value	F3 tornado, 1976-03-21, 0.5 mi path length (whole path, pre-1996), 100 yd wide, \$2,500,000 property; crops not recorded (1976 dollars)		Event records naming jurisdictions in the plan: Stroudsburg 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)	11 records, 2001 to 2016 (8 zone-level)		Wildfire, 2015-04-06, \$1,500 property; \$0 crops (2015 dollars); NWS zone PAZ055		No event record names a jurisdiction in the plan. Zone-level records (8) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	470 records, 1996 to 2026 (470 zone-level)		Winter Storm, 2005-01-05, \$10,000,000 property; crops not reported (2005 dollars); NWS zone PAZ055		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 21 declarations covering 14 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	\$41,083,453.97	
2020-03-13	2020-01-20	EM-3441-PA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4506
2013-01-10	2012-10-26	DR-4099-PA	Major disaster	Hurricane Sandy	Hurricane	\$464,915.16	
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4099
2011-09-12	2011-09-03	DR-4030-PA	Major disaster	Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	PA not declared for this county	
2011-09-08	2011-09-03	EM-3340-PA	Emergency	Remnants of Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	\$16,029.45	same incident as DR-4030
2011-09-03	2011-08-26	DR-4025-PA	Major disaster	Hurricane Irene	Hurricane	\$513,425.54	
2011-08-29	2011-08-26	EM-3339-PA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4025
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	\$1,311,740.38	
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	
2005-04-14	2005-04-02	DR-1587-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$574,855.10	
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	Tropical Depression Ivan	Hurricane	\$319,040.97	
2004-09-19	2004-09-08	DR-1555-PA	Major disaster	Severe Storms and Flooding Associated with Tropical Depression Frances	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	
1996-01-21	1996-01-19	DR-1093-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
1996-01-13	1996-01-06	DR-1085-PA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded	
1994-03-10	1994-01-04	DR-1015-PA	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded	

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	
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	
1969-08-19	1969-08-19	DR-273-PA	Major disaster	Severe Storms & Flooding	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
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	49	0	0	2	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	41	0	0	0	1	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	53	0	0	0	0	0	1955 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
Heat Wave	35	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	11	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	84	0	1	2	7	0	1996 to 2026-06-30	
Landslide	0	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	31	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	456	5	10	67	0	0	1955 to 2026-06-30	Includes 41 High Wind and 99 Strong Wind records.
Tornado	14	0	0	0	0	0	1950 to 2026-06-30	
Wildfire	11	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	470	6	14	57	3	0	1996 to 2026-06-30	Includes 4 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	Flags	Why listed
2026-02-07	High Wind	57 kt (66 mph) measured gust	damage not reported	0, 0	NWS zone PAZ055 (MONROE), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2012-08-05	Lightning		\$0 property; \$0 crops (2012 dollars)	1, 7	LONG POND		deaths or injuries recorded
2011-08-28	Tropical Storm		\$175,000 property; \$0 crops (zone total, 2011 dollars)	1, 0	NWS zone PAZ055 (MONROE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-06-27	Flood		\$16,000,000 property; crops not reported (2006 dollars)	2, 0	COUNTYWIDE		deaths or injuries recorded
2005-04-02	Flood		\$40,000,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone PAZ055 (MONROE), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2005-01-05	Winter Storm		\$10,000,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone PAZ055 (MONROE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone PAZ055 (MONROE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone PAZ055 (MONROE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2002-08-02	Lightning		\$0 property; \$0 crops (2002 dollars)	1, 6	SHOEMAKERS		deaths or injuries recorded
1997-08-16	Thunderstorm Wind	74 kt (85 mph), measurement type not recorded	property not reported; \$0 crops (1997 dollars)	0, 3	KRESGEVILLE to EAST STROUDSBURG		B1-c worst recorded: Thunderstorm Wind
1996-06-22	Hail	3 in	damage not reported	0, 0	SOUTHERN		B1-c worst recorded: Hail
1976-03-21	Tornado	F3, 0.5 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1976 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,256 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	3.21	event-days per year	about 3.21 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	61	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.0264	event-days per year	about 0.0264 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	7	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00109	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.109%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.24	events per year	about 2.24 per year	Highly likely	FEMA annualized frequency (modeled)	85.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.89	event-days per year	about 1.89 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	27	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0506	events per year	about 1 in 20 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	1.6	event-days per year	about 1.6 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	108	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.18	event-days per year	about 2.18 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	61	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	0.465	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.1	days per year with a strike	about 32.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.61	events per year	about 4.61 per year	Highly likely	FEMA annualized frequency (modeled)	175	1986 to 2023 (38 years)	countywide	
Tornado	0.245	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00027	annual probability at a location	chance a given location in the county burns in a year: 0.027%	Likely	Storm Events records in 8 of 30 years, 1996 to 2025 (26.7%)	not shown	modeled	see B1-f	
Winter Weather	17.9	event-days per year	about 17.9 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	341	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	18	30	0.6
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	275	30	9.17
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	11	30	0.367
Tornado	EF0-1	1996 to 2025	4	30	0.133
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	
Avalanche	5 of 51	17.8	18.8	21.2	Very Low 5, Not Applicable 46
Cold Wave	51 of 51	56.3	85.6	96.7	Very High 1, Relatively High 42, Relatively Moderate 8
Drought	0 of 51				No Rating 51
Earthquake	51 of 51	10.7	35.4	78.4	Relatively Moderate 1, Relatively Low 19, Very Low 31
Hail	51 of 51	7.7	22.8	36.9	Very Low 51
Heat Wave	51 of 51	7.9	33.1	64.6	Relatively Moderate 2, Relatively Low 45, Very Low 4
Hurricane	51 of 51	51.9	69.4	82.3	Relatively Moderate 3, Relatively Low 48
Ice Storm	51 of 51	5.9	56.5	80.7	Relatively Moderate 6, Relatively Low 39, Very Low 6
Inland Flooding	51 of 51	1.5	50.7	98.5	Very High 1, Relatively High 7, Relatively Moderate 18, Relatively Low 12, Very Low 13
Landslide	51 of 51	14.2	71.8	92.5	Relatively Low 17, Very Low 34
Lightning	51 of 51	54.6	91.4	98.9	Very High 8, Relatively High 37, Relatively Moderate 6
Strong Wind	51 of 51	22.6	63.4	88.9	Relatively High 1, Relatively Moderate 36, Relatively Low 14
Tornado	51 of 51	22.6	43.4	62.5	Relatively Moderate 7, Relatively Low 40, Very Low 4
Wildfire	51 of 51	19.5	56.2	81.9	Relatively Low 12, Very Low 39
Winter Weather	51 of 51	52.5	83.2	95.7	Relatively High 36, Relatively Moderate 15

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
Monroe County	County	Approved, expires 2031-01-20		\$109,457.82	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$33,651.77 for declarations not counted as hazard incidents (DR-4506-PA).
Delaware Water Gap borough	Organized Borough	Approved, expires 2031-01-20	FMA RL 1, SRL 0; any 2	\$70,579.89	0 total; 0 since its plan	
East Stroudsburg borough	Organized Borough	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$410,842.05	28 total; 0 since its plan	
Mount Pocono borough	Organized Borough	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 0 since its plan	
Stroudsburg borough	Organized Borough	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 2	\$38,358.73	42 total; 1 since its plan	
Barrett township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 1	\$56,613.84	0 total; 0 since its plan	
Chestnuthill township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 1; any 2	\$94,459.89	0 total; 0 since its plan	
Coolbaugh township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 2	\$74,430.22	0 total; 0 since its plan	
Eldred township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 1	\$13,966.14	0 total; 0 since its plan	
Hamilton township	Township	Approved, expires 2031-01-20	FMA RL 1, SRL 1; any 3	\$54,992.44	0 total; 0 since its plan	
Jackson township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$101,108.71	0 total; 0 since its plan	
Middle Smithfield township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 2	\$125,811.76	0 total; 0 since its plan	
Paradise township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$86,637.43	0 total; 0 since its plan	
Pocono township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$185,962.70	3 total; 1 since its plan	
Polk township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$38,198.09	0 total; 0 since its plan	
Price township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$30,108.66	0 total; 0 since its plan	
Ross township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 1	\$45,732.55	0 total; 0 since its plan	
Smithfield township	Township	Approved, expires 2031-01-20	FMA RL 11, SRL 8; any 22	\$319,335.07	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>	
Stroud township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 7	\$248,789.40	0 total; 0 since its plan	
Tobyhanna township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 1	\$380,203.49	21 total; 0 since its plan	
Tunkhannock township	Township	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$122,310.12	0 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).

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>agriculture where noted</i>	Storm Events damage since 2026-01-21 <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	\$109					building exposure is 0 in NRI
Cold Wave	\$41,889,962,656	\$12,790,848	168,181	\$1,196	\$7	\$11,758,606	under 0.0001%				
Drought	n/a	\$51,255	n/a	n/a	\$0	n/a	0% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$69,321,251,666	n/a	168,327	\$841,808	n/a	\$166,551	0.00121%				
Hail	\$41,889,962,656	\$12,790,848	168,181	\$28,970	\$3,563	\$26,715	under 0.0001%				
Heat Wave	\$41,889,962,656	\$12,790,848	168,181	\$1	\$563	\$1,167,290	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-01-21 <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
Hurricane	\$41,887,153,382	\$12,790,848	168,164	\$2,659,261	\$21,990	\$97,311	0.00635%				
Ice Storm	\$41,546,580,951	n/a	166,446	\$186,229	n/a	\$114,510	0.000448%				
Inland Flooding	\$41,835,846,570	\$1,008,364	3,965	\$31,214,820	\$14,043	\$1,913,689	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,745,982,401	n/a	7,222	\$2,459	n/a	\$4,103	0.000141%				
Lightning	\$41,889,962,656	n/a	168,181	\$39,322	n/a	\$2,397,500	under 0.0001%				
Strong Wind	\$41,889,962,656	\$12,790,848	168,181	\$630,347	\$153	\$714,976	0.0015%				
Tornado	\$41,889,962,656	\$12,790,848	168,181	\$1,224,042	\$122	\$1,030,806	0.00292%				
Wildfire	\$2,621,204,346	\$1,154,776	17,577	\$43,915	\$2	\$8,932	0.00168%				
Winter Weather	\$41,889,962,656	\$12,790,848	168,181	\$105,448	\$7	\$457,041	0.000252%		\$0		

Totals since 2026-01-21 (Storm Events through 2026-06-30): 4 county-coded records, 0 with a damage value recorded (including \$0), \$0; 7 zone-level records, 6 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	168,181
Building value (total, not at risk)	\$41,889,962,656
Agriculture value (total, not at risk)	\$12,790,848
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$37,018,270
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)	\$19,858,139
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
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)	10
Repetitive loss, NFIP insurance definition	41	Severe repetitive loss, NFIP insurance definition	7

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	10	41	7	46	5	6
of which: Delaware Water Gap borough	1	0	2	0	2	0	0
of which: Stroud township	0	0	7	0	7	0	0
of which: Stroudsburg borough	0	0	2	0	2	0	1
of which: Barrett 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: Chestnuthill township	0	1	2	1	2	0	0
of which: Coolbaugh township	0	0	2	0	2	0	2
of which: Eldred township	0	0	1	0	1	0	0
of which: Hamilton township	1	1	3	1	3	0	1
of which: Middle Smithfield township	0	0	2	0	2	0	0
of which: Ross township	0	0	1	0	1	0	0
of which: Smithfield township	11	8	17	5	22	5	2
of which: Tobyhanna township	0	0	1	0	1	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>
Delaware Water Gap borough	420690	1	0	2	0	2	0	0
East Stroudsburg borough	420691	0	0	0	0	0	0	0
Mount Pocono borough	420692	0	0	0	0	0	0	0
Stroudsburg borough	420694	0	0	2	0	2	0	1
Barrett township	421884	0	0	1	0	1	0	0
Chestnuthill township	421885	0	1	2	1	2	0	0
Coolbaugh township	421886	0	0	2	0	2	0	2
Eldred township	421887	0	0	1	0	1	0	0
Hamilton township	421888	1	1	3	1	3	0	1
Jackson township	421889	0	0	0	0	0	0	0
Middle Smithfield township	421890	0	0	2	0	2	0	0
Paradise township	421891	0	0	0	0	0	0	0
Pocono township	421892	0	0	0	0	0	0	0
Polk township	421893	0	0	0	0	0	0	0
Price township	421894	0	0	0	0	0	0	0
Ross township	421895	0	0	1	0	1	0	0
Smithfield township	421896	11	8	17	5	22	5	2
Stroud township	420693	0	0	7	0	7	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>
Tobyhanna township	421897	0	0	1	0	1	0	0
Tunkhannock township	421898	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	10	7	27	4	32	5	6
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	0	0	0	0	0
non-residential	3	3	12	3	12	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 5 properties are FMA repetitive loss but not NFIP repetitive loss, and 33 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_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_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/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). Monroe County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42089). Automated baseline. <https://hazardplain.org/pa/42089/> 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