

Montgomery County, PA

Risk-assessment baseline packet

County FIPS: 42091 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: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$192,585,796 a year), Cold Wave (\$29,892,706) and Heat Wave (\$20,291,085).

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; 42091 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.

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan, page 2
- 4. B1-a: hazard identification, page 7
- 5. B1-b: hazard location, page 9
- 6. B1-c: hazard extent, page 10
- 7. B1-d: previous occurrences, page 13
- 8. B1-e: probability of future events, page 17
- 9. B1-f: hazards that vary across jurisdictions, page 19
- 10. B2-a and B2-b: vulnerability and potential impacts, page 25
- 11. B2-a: vulnerability (county context), page 26
- 12. B2-c: repetitive loss properties, page 27
- 13. Sources, what the plan adds, disclaimer and citation, page 31

Plan clock

No county-level plan row in FEMA data

What changed since your last plan

Not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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

Plan status for every jurisdiction listed in this county: 64 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
Ambler borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-18
Bridgeport borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bryn Athyn borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-03-03
Collegeville borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Conshohocken borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-10-04
East Greenville borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-10
Green Lane borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-08
Hatboro borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hatfield borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-14
Jenkintown borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lansdale borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Narberth borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-15
Norristown borough	Municipality	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-02
North Wales borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Pennsburg borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
Pottstown borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-10
Red Hill borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-14
Rockledge borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Royersford borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
Schwenksville borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-13
Souderton borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-10
Telford borough	Organized Borough	Approved, expires 2026-10-03	Bucks County Hazard Mitigation Plan (FEMA plan 107652)	2021-10-04	2026-10-03	3	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Trappe borough	Organized Borough	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-11
West Conshohocken borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Abington township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cheltenham township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-19
Douglass township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-20
East Norriton township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-27
Franconia township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	
Hatfield township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Horsham township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-26
Limerick township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lower Frederick township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-25
Lower Gwynedd township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-22
Lower Merion township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-19
Lower Moreland township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-11
Lower Pottsgrove township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-02-03
Lower Providence township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-20

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lower Salford township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-09-06
Marlborough township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Montgomery township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-12
New Hanover township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-15
Perkiomen township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-05
Plymouth township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-10
Salford township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Skippack township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
Springfield township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	
Towamencin township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-02-12
Upper Dublin township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
Upper Frederick township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	Montgomery County Hazard Mitigation Plan (FEMA plan 108976), pending adoption here	2023-04-12 by FEMA; not yet adopted here	2028-04-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Upper Gwynedd township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-20
Upper Hanover township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Upper Merion township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-13
Upper Moreland township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-07
Upper Pottsgrove township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-10-16
Upper Providence township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-21
Upper Salford township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
West Norriton township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-13
West Pottsgrove township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-07
Whitemarsh township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-07-13
Whitpain township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-06-20
Worcester township	Township	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-05-21
Green Lane Marlborough Joint Authority	Special District	Approved, expires 2028-04-11	Montgomery County Hazard Mitigation Plan (FEMA plan 108976)	2023-04-12	2028-04-11	559	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-11-19
Hatfield Township Municipal Authority	Special District	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams

- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$167,371,688	\$57,029	\$25,157,078	\$192,585,796	284	
2	Cold Wave	Relatively High	Very High	\$788	\$15	\$29,891,903	\$29,892,706	35	Includes 3 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Heat Wave	Relatively High	Relatively High	\$1,035	\$315	\$20,289,734	\$20,291,085	106	
4	Tornado	Relatively High	Relatively High	\$8,735,831	\$538	\$6,728,542	\$15,464,912	5	
5	Earthquake	Relatively Moderate	Relatively Moderate	\$11,166,318	n/a	\$3,285,897	\$14,452,215		Storm Events does not record earthquakes.
6	Strong Wind	Very High	Very High	\$1,889,791	\$5,440	\$7,720,921	\$9,616,153	666	Includes 37 High Wind and 92 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hurricane	Relatively Moderate	Relatively Moderate	\$8,556,654	\$132,090	\$253,469	\$8,942,212	3	
8	Winter Weather	Very High	Very High	\$807,962	\$17	\$2,680,003	\$3,487,982	292	Includes 6 Sleet records (outside NRI's Winter Weather definition).
9	Lightning	Relatively Moderate	Relatively Moderate	\$206,983	n/a	\$549,072	\$756,056	48	
10	Ice Storm	Relatively Moderate	Relatively High	\$86,644	n/a	\$443,174	\$529,818	5	
11	Drought	Relatively Low	Relatively Low	n/a	\$366,932	n/a	\$366,932	49	
12	Hail	Relatively Low	Relatively Low	\$149,677	\$40,184	\$44,287	\$234,147	116	
13	Wildfire	Very Low	Very Low	\$21,248	\$2	\$4,641	\$25,891	3	

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	Landslide	Relatively Low	Very Low	\$5,776	n/a	\$138	\$5,914	0	Declared 1 time; no Storm Events record of this type.
15	Coastal Flooding	No Rating	No Expected Annual Losses	\$0	n/a	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 2054.02 (Relatively Moderate, 79.5); tract 2025 (Relatively Moderate, 79.3); tract 2019.02 (Relatively Moderate, 79.0)
Hurricane	tract 2070.01 (Relatively Moderate, 80.6); tract 2014.04 (Relatively Moderate, 80.1); tract 2012.01 (Relatively Moderate, 78.7)
Landslide	tract 2048 (Relatively Low, 92.8); tract 2059.04 (Relatively Low, 88.4); tract 2061.07 (Relatively Low, 84.7)
Tornado	tract 2070.01 (Relatively High, 74.5); tract 2014.04 (Relatively Moderate, 69.8); tract 2006.02 (Relatively Moderate, 69.4)
Wildfire	tract 2048 (Relatively Low, 69.4); tract 2070.01 (Very Low, 68.2); tract 2068.01 (Very Low, 68.1)

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 2054.02 is Census Tract 2054.02). 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
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	32 records, 1996 to 2022 (32 zone-level)	1 day to 16 days (median 2 days); 27 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, 1 direct death, 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	3 records, 2007 (3 zone-level)		No crop damage reported in 3 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	49 records, 1997 to 2010 (49 zone-level)	1 day to 385 days (median 21 days); 19 with a recorded value	385 days (about 12.6 months), 2001-11-06 to 2002-11-25, a run of 13 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)	132 records, 1957 to 2025	0.75 in to 1.75 in (median 1 in); 132 with a recorded value	1.75 in hail, 2023-06-06; same size also recorded on 1975-08-04, 1995-05-29, 1997-05-01, 2000-05-13, 2001-06-11, 2002-05-31, 2002-06-19, 2003-07-21, 2006-08-26		Event records naming jurisdictions in the plan: Pottstown borough (11 records), Collegeville borough (7 records), Skippack township (5 records), Green Lane borough (4 records), Pennsburg borough (4 records), Royersford borough (4 records), Souderton borough (4 records), Horsham township (3 records), East Greenville borough (2 records), Hatfield borough (2 records); and 11 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	106 records, 1996 to 2025 (106 zone-level)	1 day to 10 days (median 2 days); 78 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level	Excessive Heat, 2012-06-20, \$10,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2008 to 2020 (3 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-27 to 2011-08-28, \$100,000 property; \$0 crops (2011 dollars); Storm Events area MONTGOMERY (legacy zone code PAZ068)		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)	5 records, 1998 to 2022 (5 zone-level)		No damage reported in 5 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	284 records, 1996 to 2026 (20 zone-level)		Flash Flood, 2001-06-16, \$33,500,000 property; crops not reported (2001 dollars), 1 direct death		Event records naming jurisdictions in the plan: Schwenksville borough (15 records), East Greenville borough (14 records), Pottstown borough (9 records), Pennsburg borough (8 records), Red Hill borough (7 records), Royersford borough (7 records), Narberth borough (4 records), Norristown borough (4 records), Ambler borough (3 records), Bridgeport borough (3 records); and 15 more jurisdictions (see the Excel file). Zone-level records (20) 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)	48 records, 1996 to 2023		Lightning, 2005-06-06, \$750,000 property; \$0 crops (2005 dollars)		Event records naming jurisdictions in the plan: Pottstown borough (4 records), Abington township (2 records), Franconia township (2 records), Green Lane borough (2 records), Limerick township (2 records), Worcester township (2 records), Ambler borough (1 record), Bridgeport borough (1 record), Cheltenham township (1 record), Conshohocken borough (1 record); and 8 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	129 records, 1996 to 2025 (129 zone-level)	30 kt (35 mph) to 57 kt (66 mph) (median 40 kt (46 mph)); 102 with a recorded value	57 kt (66 mph), measurement type not recorded, High Wind, 1999-01-18; Storm Events area MONTGOMERY (legacy zone code PAZ068)	High Wind, 2003-09-18, \$7,000,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	634 records, 1956 to 2026	43 kt (49 mph) to 96 kt (110 mph) (median 50 kt (58 mph)); 542 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2019-05-29	Thunderstorm Wind, 2009-03-29, \$1,000,000 property; \$0 crops (2009 dollars)	Event records naming jurisdictions in the plan: Pottstown borough (39 records), Norristown borough (20 records), Narberth borough (16 records), Lansdale borough (13 records), Green Lane borough (11 records), Cheltenham township (10 records), Jenkintown borough (10 records), Collegeville borough (9 records), Abington township (8 records), Ambler borough (8 records); and 23 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	19 records, 1956 to 2021	F/EF0 to F/EF3 (median F/EF1); 19 with a recorded value	F3 tornado, 1994-07-27, 2 mi path length (whole path, pre-1996), 100 yd wide, \$50,000,000 property; crops not recorded (1994 dollars), 3 direct deaths, 25 direct injuries		Event records naming jurisdictions in the plan: Norristown borough (2 records), Narberth borough (1 record), Souderton borough (1 record), Worcester township (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	3 records, 2002 to 2015 (3 zone-level)		Wildfire, 2015-04-06, \$1,000 property; \$0 crops (2015 dollars); NWS zone PAZ103		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	292 records, 1996 to 2026 (292 zone-level)		Winter Storm, 2010-02-09, \$5,000,000 property; \$0 crops (2010 dollars); Storm Events area MONTGOMERY (legacy zone code PAZ068)		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 29 declarations covering 22 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-09-10	2021-08-31	DR-4618-PA	Major disaster	Remnants of Hurricane Ida	Hurricane	\$22,277,462.69	
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$93,658,986.24	
2020-03-13	2020-01-20	EM-3441-PA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4506
2016-03-23	2016-01-22	DR-4267-PA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$3,586,583.87	
2014-02-06	2014-02-04	EM-3367-PA	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded	
2013-01-10	2012-10-26	DR-4099-PA	Major disaster	Hurricane Sandy	Hurricane	\$2,268,232.64	
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	\$2,696,525.55	
2011-09-08	2011-09-03	EM-3340-PA	Emergency	Remnants of Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded	same incident as DR-4030
2011-09-03	2011-08-26	DR-4025-PA	Major disaster	Hurricane Irene	Hurricane	\$2,086,805.07	
2011-08-29	2011-08-26	EM-3339-PA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4025
2010-04-16	2010-02-05	DR-1898-PA	Major disaster	Severe Winter Storms and Snowstorms	Winter Weather	\$3,194,039.30	
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	PA not declared for this county	
2005-09-10	2005-08-29	EM-3235-PA	Emergency	Hurricane Katrina	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	Tropical Depression Ivan	Hurricane	PA not declared for this county	
2004-09-19	2004-09-08	DR-1555-PA	Major disaster	Severe Storms and Flooding Associated with Tropical Depression Frances	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
2004-08-06	2004-07-27	DR-1538-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
2003-03-14	2003-02-14	EM-3180-PA	Emergency	Snow	Winter Weather	\$1,341,989.36	
2001-06-21	2001-06-15	DR-1383-PA	Major disaster	Tropical Storm Allison	Hurricane; Inland Flooding	\$1,253,311.36	
1999-09-18	1999-09-16	DR-1294-PA	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,471,546.54	
1996-09-13	1996-09-06	DR-1138-PA	Major disaster	Flooding Associated with Tropical Depression Fran	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded	
1996-01-21	1996-01-19	DR-1093-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1996-01-13	1996-01-06	DR-1085-PA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded	
1994-03-10	1994-01-04	DR-1015-PA	Major disaster	Severe Winter Storms	Winter Weather	no Public Assistance recorded	
1993-03-16	1993-03-13	EM-3105-PA	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded	
1973-07-17	1973-07-17	DR-400-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1972-06-23	1972-06-23	DR-340-PA	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded	
1971-09-18	1971-09-18	DR-312-PA	Major disaster	Floods	Inland Flooding	no Public Assistance recorded	
1965-08-18	1965-08-18	DR-206-PA	Major disaster	Water Shortage	Drought	no Public Assistance recorded	

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
2003-08-23	2003-07-21	DR-1485-PA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado
1959-01-23	1959-01-23	DR-89-PA	Major disaster	Floods	Inland Flooding
1956-08-09	1956-08-09	DR-61-PA	Major disaster	Storm	Hazard not mapped (severe storm title names no single hazard); not counted
1956-05-21	1956-05-21	DR-58-PA	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted
1956-03-15	1956-03-15	DR-51-PA	Major disaster	Flood	Inland Flooding
1955-08-20	1955-08-20	DR-40-PA	Major disaster	Floods & Rains	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	35			1	0		1996 to 2026-06-30	Includes 3 Frost/Freeze records.
Drought	49			0	1		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	132			16	0		1955 to 2026-06-30	
Heat Wave	106			9	0		1996 to 2026-06-30	
Hurricane	3			0	9		1996 to 2026-06-30	
Ice Storm	5			1	1		1996 to 2026-06-30	
Inland Flooding	284			30	9		1996 to 2026-06-30	
Landslide	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	48			2	0		1996 to 2026-06-30	
Strong Wind	763			108	0		1955 to 2026-06-30	Includes 37 High Wind and 92 Strong Wind records.
Tornado	19			0	0		1950 to 2026-06-30	
Wildfire	3			0	0		1996 to 2026-06-30	
Winter Weather	292			38	6		1996 to 2026-06-30	Includes 6 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2019-05-29	Thunderstorm Wind	96 kt (110 mph) estimated gust	damage not reported	0, 0	HENDRICKS	B1-c worst recorded: Thunderstorm Wind
2011-08-27	Tropical Storm		\$100,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-07-05	Excessive Heat		\$0 property; \$0 crops (zone total, 2010 dollars)	3, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	deaths or injuries recorded
2010-02-09	Winter Storm		\$5,000,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2005-06-06	Lightning		\$750,000 property; \$0 crops (2005 dollars)	0, 0	FRANCONIA	B1-c worst recorded: Lightning
2003-01-14	Cold/Wind Chill		damage not reported	1, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: Excessive Heat, Heat
2001-11-06	Drought		\$0 property; crops not reported (zone total, 2001 dollars)	0, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: Drought
2001-06-16	Flash Flood		\$33,500,000 property; crops not reported (2001 dollars)	1, 0	SOUTH PORTION	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-09-16	Flash Flood		\$12,000,000 property; crops not reported (1999 dollars)	3, 8	COUNTYWIDE	deaths or injuries recorded
1999-01-18	High Wind	57 kt (66 mph), measurement type not recorded	property not reported; \$0 crops (zone total, 1999 dollars)	0, 0	Storm Events area MONTGOMERY (legacy zone code PAZ068), zone-level	B1-c worst recorded: High Wind and Strong Wind
1994-07-27	Tornado	F3, 2 mi path length (whole path, pre-1996), 100 yd wide	\$50,000,000 property; crops not recorded (1994 dollars)	3, 25	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,739 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Cold Wave	0.894	event-days per year	about 0.894 days per year	Likely	Storm Events event-days in 15 of 30 years, 1996 to 2025 (50%)	17	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.1	event-days per year	about 4.1 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00139	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.139%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.59	events per year	about 2.59 per year	Highly likely	FEMA annualized frequency (modeled)	98.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.59	event-days per year	about 9.59 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	115	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0842	events per year	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	22	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.44	event-days per year	about 1.44 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	97	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.71	event-days per year	about 5.71 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	160	1996 to 2023 (28 years)	see B1-f	
Landslide	0.263	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	34.6	days per year with a strike	about 34.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.99	events per year	about 6.99 per year	Highly likely	FEMA annualized frequency (modeled)	266	1986 to 2023 (38 years)	countywide	
Tornado	0.253	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	0.0000461	annual probability at a location	chance a given location in the county burns in a year: 0.00461%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	12.4	event-days per year	about 12.4 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	236	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	59	30	1.97
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	489	30	16.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	13	30	0.433
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	14	30	0.467
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	
Coastal Flooding	0 of 219				No Rating 219
Cold Wave	219 of 219	15.5	69.5	91.6	Relatively High 50, Relatively Moderate 160, Relatively Low 6, Very Low 3
Drought	69 of 219	66.9	81.0	91.8	Relatively Low 44, Very Low 25, No Rating 150
Earthquake	219 of 219	3.1	62.5	79.5	Relatively Moderate 7, Relatively Low 184, Very Low 28
Hail	219 of 219	2.3	18.6	41.6	Relatively Low 4, Very Low 215
Heat Wave	219 of 219	1.5	71.9	92.0	Relatively High 29, Relatively Moderate 157, Relatively Low 30, Very Low 3
Hurricane	219 of 219	35.2	61.7	80.6	Relatively Moderate 3, Relatively Low 212, Very Low 4
Ice Storm	219 of 219	0.1	26.0	57.9	Relatively Low 56, Very Low 163
Inland Flooding	219 of 219	0.2	58.8	99.2	Very High 7, Relatively High 33, Relatively Moderate 92, Relatively Low 69, Very Low 18
Landslide	217 of 219	10.5	50.0	92.8	Relatively Low 10, Very Low 207, No Rating 2
Lightning	219 of 219	0.2	17.1	43.6	Relatively Low 76, Very Low 143

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	219 of 219	1.2	70.9	92.6	Relatively High 31, Relatively Moderate 160, Relatively Low 26, Very Low 2
Tornado	219 of 219	1.6	48.1	74.5	Relatively High 1, Relatively Moderate 60, Relatively Low 156, Very Low 2
Wildfire	188 of 219	18.5	33.1	69.4	Relatively Low 1, Very Low 187, No Rating 31
Winter Weather	219 of 219	13.3	86.6	97.8	Very High 3, Relatively High 176, Relatively Moderate 38, Very Low 2

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Ambler borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 1, SRL 11; any 33	\$733,847.12	13 total; 0 since its plan	
Bridgeport borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 3; any 16	\$323,538.68	11 total; no approved plan	
Bryn Athyn borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$43,111.81	5 total; 1 since its plan	
Collegeville borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 3, SRL 9; any 19	\$148,460.95	18 total; no approved plan	
Conshohocken borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 1, SRL 4; any 16	\$382,712.49	4 total; 1 since its plan	Includes \$25,720.77 for declarations not counted as hazard incidents (DR-4506-PA).
East Greenville borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$16,356.81	20 total; 0 since its plan	
Green Lane borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 6	\$4,932.44	20 total; 5 since its plan	
Hatboro borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 2, SRL 11; any 22	\$241,107.27	5 total; no approved plan	Includes \$18,436.53 for declarations not counted as hazard incidents (DR-4506-PA).
Hatfield borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 3; any 8	\$95,313.19	10 total; 0 since its plan	Includes \$4,959.04 for declarations not counted as hazard incidents (DR-4506-PA).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Jenkintown borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$19,611.06	10 total; no approved plan	Includes \$19,611.06 for declarations not counted as hazard incidents (DR-4506-PA).
Lansdale borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$136,318.30	14 total; 0 since its plan	
Narberth borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 2	\$22,056.52	22 total; 1 since its plan	
Norristown borough	Municipality	Approved, expires 2028-04-11	FMA RL 0, SRL 4; any 20	no Public Assistance recorded	26 total; 4 since its plan	
North Wales borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$17,368.66	9 total; no approved plan	
Pennsburg borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$20,076.37	16 total; 1 since its plan	
Pottstown borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 2; any 23	\$322,441.59	63 total; 16 since its plan	Includes \$98,403.15 for declarations not counted as hazard incidents (DR-4506-PA).
Red Hill borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$16,310.11	8 total; 3 since its plan	
Rockledge borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$27,513.54	5 total; no approved plan	
Royersford borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$67,736.05	18 total; 1 since its plan	
Schwenksville borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$516,277.53	19 total; 0 since its plan	
Souderton borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$31,966.68	10 total; 1 since its plan	
Telford borough	Organized Borough	Approved, expires 2026-10-03	FMA RL 0, SRL 0; any 0	\$61,388.07	3 total; 0 since its plan	
Trappe borough	Organized Borough	Approved, expires 2028-04-11	FMA RL 1, SRL 1; any 1	\$36,188.70	5 total; 0 since its plan	
West Conshohocken borough	Organized Borough	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$102,871.42	0 total; no approved plan	Includes \$48,190.14 for declarations not counted as hazard incidents (DR-4506-PA).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Abington township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 1, SRL 8; any 52	\$1,249,667.60	10 total; no approved plan	Includes \$70,280.16 for declarations not counted as hazard incidents (DR-4506-PA).
Cheltenham township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 12; any 47	\$3,174,726.75	13 total; 1 since its plan	Includes \$68,496.48 for declarations not counted as hazard incidents (DR-4506-PA).
Douglass township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 2	\$82,759.01	0 total; 0 since its plan	
East Norriton township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 2	\$206,310.67	2 total; 0 since its plan	Includes \$15,875.64 for declarations not counted as hazard incidents (DR-4506-PA).
Franconia township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$86,738.67	7 total; 0 since its plan	
Hatfield township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 3, SRL 3; any 11	\$103,296.29	10 total; no approved plan	
Horsham township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 4; any 22	\$1,311,278.43	9 total; 0 since its plan	Includes \$18,905.40 for declarations not counted as hazard incidents (DR-4506-PA).
Limerick township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$441,128.45	11 total; no approved plan	Includes \$8,743.30 for declarations not counted as hazard incidents (DR-4506-PA).
Lower Frederick township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 3; any 7	\$289,560.38	0 total; 0 since its plan	
Lower Gwynedd township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 1; any 4	\$265,880.59	0 total; 0 since its plan	Includes \$15,706.22 for declarations not counted as hazard incidents (DR-4506-PA).
Lower Merion township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 5; any 37	\$1,437,362.59	0 total; 0 since its plan	Includes \$109,969.38 for declarations not counted as hazard incidents (DR-4506-PA).
Lower Moreland township	Township	Approved, expires 2028-04-11	FMA RL 8, SRL 3; any 35	\$674,265.62	0 total; 0 since its plan	Includes \$26,617.33 for declarations not counted as hazard incidents (DR-4506-PA).
Lower Pottsgrove township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$58,083.71	0 total; 0 since its plan	
Lower Providence township	Township	Approved, expires 2028-04-11	FMA RL 7, SRL 11; any 29	\$279,710.68	0 total; 0 since its plan	Includes \$16,060.22 for declarations not counted as hazard incidents (DR-4506-PA).
Lower Salford township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 3	\$348,226.82	0 total; 0 since its plan	
Marlborough township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 2, SRL 3; any 10	\$336,271.48	0 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Montgomery township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 1; any 2	\$243,293.67	0 total; 0 since its plan	Includes \$61,947.83 for declarations not counted as hazard incidents (DR-4506-PA).
New Hanover township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 2; any 9	\$97,604.10	8 total; 1 since its plan	Includes \$6,894.24 for declarations not counted as hazard incidents (DR-4506-PA).
Perkiomen township	Township	Approved, expires 2028-04-11	FMA RL 2, SRL 7; any 18	\$212,147.99	0 total; 0 since its plan	
Plymouth township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 2; any 5	\$366,073.70	0 total; 0 since its plan	Includes \$51,014.32 for declarations not counted as hazard incidents (DR-4506-PA).
Salford township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$8,934.29	2 total; no approved plan	
Skippack township	Township	Approved, expires 2028-04-11	FMA RL 5, SRL 9; any 15	\$101,447.76	12 total; 1 since its plan	
Springfield township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 4; any 13	\$976,589.41	0 total; 0 since its plan	Includes \$11,701.90 for declarations not counted as hazard incidents (DR-4506-PA).
Towamencin township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 1; any 3	\$201,175.64	0 total; 0 since its plan	Includes \$17,452.75 for declarations not counted as hazard incidents (DR-4506-PA).
Upper Dublin township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 9; any 28	\$1,277,468.33	0 total; 0 since its plan	
Upper Frederick township	Township	Plan 108976 approved 2023-04-12, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$42,779.94	0 total; no approved plan	
Upper Gwynedd township	Township	Approved, expires 2028-04-11	FMA RL 1, SRL 0; any 2	\$136,317.01	0 total; 0 since its plan	
Upper Hanover township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	\$111,200.29	0 total; 0 since its plan	
Upper Merion township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 3; any 12	\$806,596.44	0 total; 0 since its plan	Includes \$103,426 for declarations not counted as hazard incidents (DR-4506-PA).
Upper Moreland township	Township	Approved, expires 2028-04-11	FMA RL 2, SRL 7; any 31	\$617,590.85	0 total; 0 since its plan	Includes \$8,244.78 for declarations not counted as hazard incidents (DR-4506-PA).
Upper Pottsgrove township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$151,131.33	0 total; 0 since its plan	
Upper Providence township	Township	Approved, expires 2028-04-11	FMA RL 16, SRL 26; any 64	\$905,693.63	0 total; 0 since its plan	
Upper Salford township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$40,178.87	0 total; 0 since its plan	
West Norriton township	Township	Approved, expires 2028-04-11	FMA RL 15, SRL 47; any 85	\$289,053.08	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>	
West Pottsgrove township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 0	\$51,235.32	0 total; 0 since its plan	
Whitemarsh township	Township	Approved, expires 2028-04-11	FMA RL 9, SRL 17; any 49	\$815,146.17	0 total; 0 since its plan	Includes \$18,512.87 for declarations not counted as hazard incidents (DR-4506-PA).
Whitpain township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 7	\$245,585.57	0 total; 0 since its plan	
Worcester township	Township	Approved, expires 2028-04-11	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	6 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.

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

- Critical facilities and lifelines per hazard
- A problem statement per 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 plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$78,250,276	n/a	227	\$0	n/a	\$0	0%				
Cold Wave	\$232,274,288,981	\$45,556,132	856,020	\$788	\$15	\$29,891,903	under 0.0001%				
Drought	n/a	\$31,630,873	n/a	n/a	\$366,932	n/a	1.16% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$394,557,271,394	n/a	856,553	\$11,166,318	n/a	\$3,285,897	0.00283%				
Hail	\$232,274,288,981	\$45,556,132	856,020	\$149,677	\$40,184	\$44,287	under 0.0001%				
Heat Wave	\$232,274,288,981	\$45,556,132	856,020	\$1,035	\$315	\$20,289,734	under 0.0001%				
Hurricane	\$232,221,821,556	\$45,556,132	855,714	\$8,556,654	\$132,090	\$253,469	0.00368%				
Ice Storm	\$232,270,296,921	n/a	855,999	\$86,644	n/a	\$443,174	under 0.0001%				
Inland Flooding	\$232,217,634,699	\$1,085,017	15,903	\$167,371,688	\$57,029	\$25,157,078	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	\$4,351,956,908	n/a	14,878	\$5,776	n/a	\$138	0.000133%				
Lightning	\$232,274,288,981	n/a	856,020	\$206,983	n/a	\$549,072	under 0.0001%				
Strong Wind	\$232,274,288,981	\$45,556,132	856,020	\$1,889,791	\$5,440	\$7,720,921	0.000814%				

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 plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tornado	\$232,274,288,981	\$45,556,132	856,020	\$8,735,831	\$538	\$6,728,542	0.00376%				
Wildfire	\$10,752,742,457	\$5,694,339	58,436	\$21,248	\$2	\$4,641	0.000198%				
Winter Weather	\$232,274,288,981	\$45,556,132	856,020	\$807,962	\$17	\$2,680,003	0.000348%				

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

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	856,020
Building value (total, not at risk)	\$232,274,288,981
Agriculture value (total, not at risk)	\$45,556,132
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$199,602,958
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)	\$97,048,860
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	84	Severe repetitive loss, FMA definition (44 CFR 77.2)	236
Repetitive loss, NFIP insurance definition	740	Severe repetitive loss, NFIP insurance definition	200

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	84	236	740	200	784	47	257
of which: Abington township	1	8	52	8	52	0	13
of which: Cheltenham township	0	12	47	12	47	0	11
of which: Hatboro borough	2	11	20	9	22	2	8
of which: Hatfield borough	0	3	8	3	8	0	5
of which: Hatfield township	3	3	11	3	11	0	5
of which: Horsham township	1	4	22	4	22	0	7
of which: Lower Merion township	1	5	36	4	37	1	15
of which: Lower Moreland township	8	3	35	3	35	0	6
of which: Lower Providence township	7	11	28	10	29	1	2
of which: North Wales borough	0	0	1	0	1	0	0
of which: Pottstown borough	0	2	23	2	23	0	10
of which: Upper Dublin township	0	9	27	9	28	1	14
of which: Upper Providence township	16	26	51	13	64	14	20
of which: West Conshohocken borough	0	0	4	0	4	0	2
of which: West Norriton township	15	47	80	44	85	8	30
of which: Whitemarsh township	9	17	45	14	49	4	15
of which: Whitpain township	0	0	7	0	7	0	3
of which: Ambler borough	1	11	33	11	33	0	13
of which: Bridgeport borough	0	3	16	3	16	0	4
of which: Conshohocken borough	1	4	16	4	16	0	7
of which: East Norriton township	0	0	2	0	2	0	1
of which: Lansdale borough	0	0	1	0	1	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Lower Frederick township	0	3	7	3	7	0	1
of which: Lower Gwynedd township	1	1	4	1	4	0	1
of which: Plymouth township	0	2	4	1	5	0	2
of which: Upper Gwynedd township	1	0	1	0	2	1	1
of which: Upper Merion township	0	3	12	3	12	0	7
of which: Skippack township	5	9	15	9	15	2	3
of which: Lower Salford township	0	0	3	0	3	0	0
of which: Montgomery township	1	1	2	1	2	0	0
of which: Bryn Athyn borough	0	0	1	0	1	0	0
of which: Collegeville borough	3	9	9	0	19	10	4
of which: Green Lane borough	0	0	6	0	6	0	2
of which: Narberth borough	0	0	2	0	2	0	2
of which: Royersford borough	0	0	1	0	1	0	0
of which: Schwenksville borough	0	0	1	0	1	0	1
of which: Trappe borough	1	1	0	0	1	1	0
of which: Lower Pottsgrove township	0	0	1	0	1	0	0
of which: Upper Moreland township	2	7	30	7	31	0	13
of which: Douglass township	0	0	2	0	2	0	2
of which: Marlborough township	2	3	10	3	10	0	2
of which: New Hanover township	1	2	9	2	9	0	5
of which: Perkiomen township	2	7	18	7	18	0	7
of which: Upper Hanover township	0	0	1	0	1	0	1
of which: Worcester township	0	0	1	0	1	0	0
of which: Towamencin township	0	1	3	1	3	0	1
of which: Norristown borough	0	4	20	4	20	0	6
of which: Springfield township	0	4	10	2	13	2	5
of which: Unknown (community ID Unknown in FEMA data)	0	0	2	0	2	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>
Ambler borough	420947	1	11	33	11	33	0	13
Bridgeport borough	420948	0	3	16	3	16	0	4
Bryn Athyn borough	421899	0	0	1	0	1	0	0
Collegeville borough	421900	3	9	9	0	19	10	4
Conshohocken borough	420949	1	4	16	4	16	0	7
East Greenville borough	421901	0	0	0	0	0	0	0
Green Lane borough	421902	0	0	6	0	6	0	2
Hatboro borough	420697	2	11	20	9	22	2	8
Hatfield borough	420698	0	3	8	3	8	0	5
Jenkintown borough	422717	0	0	0	0	0	0	0
Lansdale borough	420951	0	0	1	0	1	0	0
Narberth borough	421903	0	0	2	0	2	0	2
Norristown borough	425386	0	4	20	4	20	0	6
North Wales borough	420704	0	0	1	0	1	0	0
Pennsburg borough	422496	0	0	0	0	0	0	0
Pottstown borough	420705	0	2	23	2	23	0	10
Red Hill borough	422718	0	0	0	0	0	0	0
Rockledge borough	420706	0	0	0	0	0	0	0
Royersford borough	421904	0	0	1	0	1	0	0
Schwenksville borough	421905	0	0	1	0	1	0	1
Souderton borough	421906	0	0	0	0	0	0	0
Telford borough	422339	0	0	0	0	0	0	0
Trappe borough	421907	1	1	0	0	1	1	0
West Conshohocken borough	420710	0	0	4	0	4	0	2
Abington township	420695	1	8	52	8	52	0	13
Cheltenham township	420696	0	12	47	12	47	0	11
Douglass township	421911	0	0	2	0	2	0	2
East Norriton township	420950	0	0	2	0	2	0	1
Franconia township	422494	0	0	0	0	0	0	0
Hatfield township	420699	3	3	11	3	11	0	5
Horsham township	420700	1	4	22	4	22	0	7
Limerick township	421912	0	0	0	0	0	0	0
Lower Frederick township	420952	0	3	7	3	7	0	1

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>
Lower Gwynedd township	420953	1	1	4	1	4	0	1
Lower Merion township	420701	1	5	36	4	37	1	15
Lower Moreland township	420702	8	3	35	3	35	0	6
Lower Pottsgrove township	421908	0	0	1	0	1	0	0
Lower Providence township	420703	7	11	28	10	29	1	2
Lower Salford township	421170	0	0	3	0	3	0	0
Marlborough township	421913	2	3	10	3	10	0	2
Montgomery township	421226	1	1	2	1	2	0	0
New Hanover township	421914	1	2	9	2	9	0	5
Perkiomen township	421915	2	7	18	7	18	0	7
Plymouth township	420955	0	2	4	1	5	0	2
Salford township	422497	0	0	0	0	0	0	0
Skippack township	421149	5	9	15	9	15	2	3
Springfield township	425388	0	4	10	2	13	2	5
Towamencin township	422236	0	1	3	1	3	0	1
Upper Dublin township	420708	0	9	27	9	28	1	14
Upper Frederick township	421916	0	0	0	0	0	0	0
Upper Gwynedd township	420956	1	0	1	0	2	1	1
Upper Hanover township	421917	0	0	1	0	1	0	1
Upper Merion township	420957	0	3	12	3	12	0	7
Upper Moreland township	421909	2	7	30	7	31	0	13
Upper Pottsgrove township	421910	0	0	0	0	0	0	0
Upper Providence township	420709	16	26	51	13	64	14	20
Upper Salford township	421918	0	0	0	0	0	0	0
West Norriton township	420711	15	47	80	44	85	8	30
West Pottsgrove township	421133	0	0	0	0	0	0	0
Whitemarsh township	420712	9	17	45	14	49	4	15
Whitpain township	420713	0	0	7	0	7	0	3
Worcester township	421919	0	0	1	0	1	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	75	166	508	133	547	43	158
2 to 4 unit residential	1	6	27	3	30	3	6
other residential	6	17	55	17	55	0	33
non-residential	2	47	150	47	152	1	60
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 18 properties are FMA repetitive loss but not NFIP repetitive loss, and 674 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_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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Montgomery County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42091). Automated baseline. <https://hazardplain.org/pa/42091/> 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