

Northumberland County, PA

Risk-assessment baseline packet

County FIPS: 42097 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: Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible. Plan: Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here, approved 2022-10-10 by FEMA; not yet adopted here.

Update: FEMA tracker shows a plan approvable pending adoption.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$30,235,329 a year), Hurricane (\$1,739,811) and Strong Wind (\$1,441,998).

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; 42097 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:	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	Plan:	Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here
Approved:	2022-10-10 by FEMA; not yet adopted here	Expires:	2027-10-09 once adopted
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. Plan 108384 was approved by FEMA on 2022-10-10 but is not yet adopted here, so no since-plan counts are given.

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

Plan status for every jurisdiction listed in this county: 40 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
Northumberland County	County	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here	2022-10-10 by FEMA; not yet adopted here	2027-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Herndon borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Kulpmont borough	Organized Borough	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Marion Heights borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
McEwensville borough	Organized Borough	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here	2022-10-10 by FEMA; not yet adopted here	2027-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Milton borough	Organized Borough	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Mount Carmel borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Northumberland borough	Organized Borough	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here	2022-10-10 by FEMA; not yet adopted here	2027-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Riverside borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Shamokin city	City	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Snydertown borough	Organized Borough	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Sunbury city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Turbotville borough	Organized Borough	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Watsonstown borough	Organized Borough	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Coal township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Delaware township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
East Cameron township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
East Chillisquaque township	Township	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Jackson township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Jordan township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Lewis township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Little Mahanoy township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Lower Augusta township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Lower Mahanoy township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Mount Carmel township	Township	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Point township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Ralpho township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Rockefeller township	Township	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Rush township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Shamokin township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Turbot township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Upper Augusta township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Upper Mahanoy township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Washington township	Township	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	Northumberland County Hazard Mitigation Plan (FEMA plan 108384), pending adoption here	2022-10-10 by FEMA; not yet adopted here	2027-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
West Cameron township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
West Chillisquaque township	Township	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Zerbe township	Township	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Milton Regional Sewer Authority	Water/Sewer Authority	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Shamokin Coal Township Joint Sewer Authority	Water/Sewer Authority	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	
Sunbury Municipal Authority	Water/Sewer Authority	Approved, expires 2027-10-09	Northumberland County Hazard Mitigation Plan (FEMA plan 108384)	2022-10-10	2027-10-09	374	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-02-29

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	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$30,025,991	\$71,567	\$137,772	\$30,235,329	47	
2	Hurricane	Relatively Low	Relatively Moderate	\$1,368,233	\$318,289	\$53,290	\$1,739,811	1	
3	Strong Wind	Relatively High	Relatively Moderate	\$449,968	\$5,854	\$986,176	\$1,441,998	214	Includes 9 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).

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
4	Tornado	Relatively Low	Relatively Low	\$467,746	\$1,716	\$550,226	\$1,019,688	8	
5	Cold Wave	Relatively Low	Relatively Low	\$373	\$1,288	\$797,967	\$799,627	5	
6	Earthquake	Relatively Low	Relatively Low	\$404,630	n/a	\$107,276	\$511,906		Storm Events does not record earthquakes.
7	Heat Wave	Relatively Low	Relatively Low	\$1	\$224	\$511,468	\$511,693	5	
8	Lightning	Relatively Moderate	Relatively Moderate	\$8,735	n/a	\$476,337	\$485,072	1	
9	Winter Weather	Relatively High	Relatively High	\$40,539	\$76	\$363,071	\$403,686	62	
10	Ice Storm	Relatively Low	Relatively Low	\$65,275	n/a	\$7,290	\$72,565	8	
11	Hail	Very Low	Very Low	\$13,663	\$6,022	\$43,972	\$63,658	30	
12	Landslide	Relatively Low	Relatively Low	\$11,464	n/a	\$9,893	\$21,357	0	Declared 1 time; no Storm Events record of this type.
13	Wildfire	Very Low	Very Low	\$11,487	\$20	\$2,681	\$14,188	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Avalanche	Very Low	Very Low	under \$1	n/a	\$282	\$282	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	11	

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 823 (Very Low, 30.5); tract 805 (Very Low, 29.7); tract 819 (Very Low, 29.4)
Earthquake	tract 803.02 (Relatively Low, 65.9); tract 801 (Relatively Low, 56.7); tract 808 (Relatively Low, 56.3)
Hurricane	tract 823 (Relatively Moderate, 83.9); tract 808 (Relatively Moderate, 83.1); tract 819 (Relatively Moderate, 82.7)
Landslide	tract 823 (Relatively Moderate, 97.6); tract 819 (Relatively Moderate, 96.2); tract 808 (Relatively Low, 95.2)
Tornado	tract 808 (Relatively Moderate, 55.7); tract 819 (Relatively Low, 53.0); tract 809 (Relatively Low, 51.9)
Wildfire	tract 812 (Relatively Low, 75.7); tract 818 (Relatively Low, 75.1); tract 823 (Relatively Low, 70.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 823 is Census Tract 823). 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	5 records, 2007 to 2025 (5 zone-level)	2 days; 4 with a recorded value	2 consecutive days, 2025-01-21 to 2025-01-22, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	11 records, 1997 to 2025 (11 zone-level)	1 day to 190 days (median 31.5 days); 4 with a recorded value	190 days (about 6.2 months), 2024-11-05 to 2025-05-13, 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)	38 records, 1963 to 2024	0.75 in to 4 in (median 1 in); 38 with a recorded value	4 in hail, 2019-05-28		Event records naming jurisdictions in the plan: Milton borough (5 records), Turbotville borough (3 records), Mount Carmel borough (2 records), Mount Carmel township (2 records), Shamokin city (2 records), Shamokin township (2 records), Watsontown borough (2 records), Riverside borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	5 records, 2006 to 2025 (5 zone-level)	1 day to 3 days (median 2 days); 5 with a recorded value	3 consecutive days, 2025-06-23 to 2025-06-25, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2003 (1 zone-level)		Strongest recorded: Tropical Storm record, 2003-09-18 to 2003-09-19, damage not reported; NWS zone PAZ052		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)	8 records, 1998 to 2022 (8 zone-level)		No damage reported in 8 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	47 records, 1996 to 2024 (12 zone-level)		Flood, 2011-09-07, \$600,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Sunbury city (5 records), Northumberland borough (3 records), Watsontown borough (3 records), Herndon borough (1 record), Milton borough (1 record), Shamokin city (1 record), Shamokin township (1 record), Turbotville borough (1 record). Zone-level records (12) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 2003		Lightning, 2003-07-18, damage not reported, 6 direct injuries		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	10 records, 1999 to 2019 (10 zone-level)	43 kt (49 mph) to 60 kt (69 mph) (median 52 kt (60 mph)); 9 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-11-13; NWS zone PAZ052	High Wind, 2000-12-12, \$13,900 property; crops not reported (zone total, 2000 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	245 records, 1966 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 51 kt (59 mph)); 189 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2018-05-15; same speed and measurement basis also recorded on 2016-06-28, 2018-05-15	Thunderstorm Wind, 2016-06-28, \$100,000 property; \$0 crops (2016 dollars)	Event records naming jurisdictions in the plan: Sunbury city (41 records), Milton borough (21 records), Herndon borough (16 records), Northumberland borough (11 records), Watsontown borough (9 records), Riverside borough (6 records), Turbotville borough (6 records), Shamokin city (5 records), Shamokin township (5 records), Snyderstown borough (4 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	14 records, 1953 to 2017	F/EF0 to F/EF3 (median F/EF1); 14 with a recorded value	F3 tornado, 1985-05-31, 4 mi path length (whole path, pre-1996), 2,640 yd wide, \$25,000,000 property; crops not recorded (1985 dollars), 2 direct deaths, 20 direct injuries		Event records naming jurisdictions in the plan: Northumberland borough (2 records), Mount Carmel borough (1 record), Mount Carmel township (1 record), Riverside borough (1 record), Shamokin city (1 record), Shamokin township (1 record), Snyderstown 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)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	62 records, 1996 to 2026 (62 zone-level)		Winter Weather, 2025-02-20, \$15,000 property; \$0 crops (2025 dollars); NWS zone PAZ052		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: 19 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).

Plan 108384 was approved by FEMA on 2022-10-10 but is not yet adopted here, so no since-plan counts are given.

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	\$3,325.95	
2020-03-13	2020-01-20	EM-3441-PA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4506
2012-10-29	2012-10-26	EM-3356-PA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	
2011-09-12	2011-09-03	DR-4030-PA	Major disaster	Tropical Storm Lee	Inland Flooding (primary); also designated: Hurricane	\$8,663,026.06	
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
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	\$299,788.69	
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	\$335,484.92	
2004-09-19	2004-09-08	DR-1555-PA	Major disaster	Severe Storms and Flooding Associated with Tropical Depression Frances	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	
2003-03-14	2003-02-14	EM-3180-PA	Emergency	Snow	Winter Weather	\$123,786.25	
1999-09-22	1999-09-06	DR-1298-PA	Major disaster	Tropical Depression Dennis Pa	Inland Flooding (primary); also designated: Hurricane	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	
1993-03-16	1993-03-13	EM-3105-PA	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded	
1985-06-03	1985-05-31	DR-737-PA	Major disaster	Severe Storms, High Winds & Tornadoes	Tornado (primary); also designated: Strong Wind	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
1976-10-20	1976-10-20	DR-523-PA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1975-09-26	1975-09-26	DR-485-PA	Major disaster	Severe Storms, Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1972-06-23	1972-06-23	DR-340-PA	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded	

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

Statewide declarations

Source: 2

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

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	5			1	0		1996 to 2026-06-30	
Drought	11			7	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	38			3	0		1955 to 2026-06-30	
Heat Wave	5			2	0		1996 to 2026-06-30	
Hurricane	1			0	5		1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Ice Storm	8			1	0		1996 to 2026-06-30	
Inland Flooding	47			4	7		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	1			0	0		1996 to 2026-06-30	
Strong Wind	255			30	1		1955 to 2026-06-30	Includes 9 High Wind and 1 Strong Wind records.
Tornado	14			0	1		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	62			10	4		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-06-23	Excessive Heat		\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2025-02-20	Winter Weather		\$15,000 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2025-01-21	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2024-11-05	Drought		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level	within last 5 years	B1-c worst recorded: Drought
2019-05-28	Hail	4 in	\$0 property; \$0 crops (2019 dollars)	0, 0	FISHERS FERRY		B1-c worst recorded: Hail
2018-05-15	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$17,000 property; \$0 crops (2018 dollars)	0, 0	SOUTH DANVILLE		B1-c worst recorded: Thunderstorm Wind
2011-09-07	Flood		\$600,000 property; \$0 crops (2011 dollars)	0, 0	URBAN to FISHERS FERRY		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2003-11-13	High Wind	60 kt (69 mph) estimated gust	damage not reported	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-09-18	Tropical Storm		damage not reported	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-07-18	Lightning		damage not reported	0, 6	ELYSBURG		deaths or injuries recorded
2000-12-12	High Wind	speed not recorded	\$13,900 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone PAZ052 (NORTHUMBERLAND), zone-level		B1-c most damaging: High Wind and Strong Wind
1985-05-31	Tornado	F3, 4 mi path length (whole path, pre-1996), 2,640 yd wide	\$25,000,000 property; crops not recorded (1985 dollars)	2, 20	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (447 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	1.42	event-days per year	about 1.42 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	27	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 5 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000786	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0786%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.84	events per year	about 1.84 per year	Highly likely	FEMA annualized frequency (modeled)	69.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.84	event-days per year	about 2.84 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	47	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0557	events per year	about 1 in 18 years	Possible	FEMA annualized frequency (modeled)	18	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.342	event-days per year	about 0.342 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	23	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.25	event-days per year	about 1.25 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	35	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	0.509	events per year (modeled)	about 0.51 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.2	days per year with a strike	about 34.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.6	events per year	about 3.6 per year	Highly likely	FEMA annualized frequency (modeled)	137	1986 to 2023 (38 years)	countywide	
Tornado	0.198	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000505	annual probability at a location	chance a given location in the county burns in a year: 0.00505%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	12.8	event-days per year	about 12.8 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	243	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	15	30	0.5
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	176	30	5.87
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	18	30	0.6
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	7 of 25	22.4	28.8	30.5	Very Low 7, Not Applicable 18
Cold Wave	25 of 25	27.3	39.1	53.9	Relatively Moderate 5, Relatively Low 20
Drought	0 of 25				No Rating 25
Earthquake	25 of 25	28.9	37.7	65.9	Relatively Low 9, Very Low 16
Hail	25 of 25	21.5	32.4	46.5	Relatively Low 6, Very Low 19
Heat Wave	25 of 25	12.1	29.3	49.5	Relatively Low 23, Very Low 2
Hurricane	25 of 25	55.3	70.6	83.9	Relatively Moderate 4, Relatively Low 21
Ice Storm	25 of 25	1.2	24.2	79.4	Relatively Moderate 1, Relatively Low 8, Very Low 16
Inland Flooding	25 of 25	20.7	80.0	97.4	Very High 3, Relatively High 10, Relatively Moderate 9, Relatively Low 3
Landslide	25 of 25	14.2	67.1	97.6	Relatively Moderate 2, Relatively Low 8, Very Low 15
Lightning	25 of 25	42.2	66.5	85.1	Relatively High 5, Relatively Moderate 18, Relatively Low 2
Strong Wind	25 of 25	57.1	82.7	92.7	Relatively High 13, Relatively Moderate 12
Tornado	25 of 25	29.0	41.8	55.7	Relatively Moderate 1, Relatively Low 23, Very Low 1
Wildfire	24 of 25	22.5	46.7	75.7	Relatively Low 3, Very Low 21, No Rating 1
Winter Weather	25 of 25	75.4	89.6	96.1	Very High 3, Relatively High 20, Relatively Moderate 2

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
Northumberland County	County	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible		\$422,474.55	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row. Includes \$3,325.95 for declarations not counted as hazard incidents (DR-4506-PA).
Herndon borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 8	\$5,637.20	17 total; no approved plan	
Kulpmont borough	Organized Borough	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Marion Heights borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	\$1,782.23	0 total; no approved plan	
McEwensville borough	Organized Borough	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Milton borough	Organized Borough	Approved, expires 2027-10-09	FMA RL 2, SRL 3; any 23	no Public Assistance recorded	27 total; 3 since its plan	
Mount Carmel borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 5	no Public Assistance recorded	3 total; no approved plan	
Northumberland borough	Organized Borough	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	FMA RL 1, SRL 2; any 8	\$191,482.48	16 total; no approved plan	
Riverside borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 2	\$33,039.07	8 total; no approved plan	
Shamokin city	City	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 7	\$4,661,707.50	9 total; 0 since its plan	
Snydertown borough	Organized Borough	No approved plan on record	FMA RL 0, SRL 0; any 0	\$38,503.28	5 total; no approved plan	
Sunbury city	City	No approved plan on record	FMA RL 0, SRL 0; any 4	\$59,679.90	46 total; no approved plan	
Turbotville borough	Organized Borough	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; 2 since its plan	
Watsontown borough	Organized Borough	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 0	\$2,822.52	14 total; 0 since its plan	
Coal township	Township	No approved plan on record	FMA RL 0, SRL 0; any 4	\$111,783.86	0 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Delaware township	Township	No approved plan on record	FMA RL 1, SRL 2; any 9	\$7,066.89	0 total; no approved plan	
East Cameron township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$60,369.74	0 total; no approved plan	
East Chillisquaque township	Township	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 0	\$28,755.95	0 total; 0 since its plan	
Jackson township	Township	No approved plan on record	FMA RL 0, SRL 0; any 3	\$39,890.41	0 total; no approved plan	
Jordan township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$56,894.05	0 total; no approved plan	
Lewis township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$6,679.65	0 total; no approved plan	
Little Mahanoy township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$3,916.12	0 total; no approved plan	
Lower Augusta township	Township	No approved plan on record	FMA RL 0, SRL 0; any 1	\$214,192.98	0 total; no approved plan	
Lower Mahanoy township	Township	No approved plan on record	FMA RL 1, SRL 0; any 2	\$3,131.40	0 total; no approved plan	
Mount Carmel township	Township	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 0	\$18,523.83	3 total; 0 since its plan	
Point township	Township	No approved plan on record	FMA RL 8, SRL 17; any 35	\$75,532.17	0 total; no approved plan	
Ralpho township	Township	No approved plan on record	FMA RL 6, SRL 2; any 9	\$98,883.10	0 total; no approved plan	
Rockefeller township	Township	Approved, expires 2027-10-09	FMA RL 0, SRL 0; any 1	\$40,710.10	0 total; 0 since its plan	
Rush township	Township	No approved plan on record	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; no approved plan	
Shamokin township	Township	No approved plan on record	FMA RL 1, SRL 0; any 2	\$45,102.79	9 total; no approved plan	
Turbot township	Township	No approved plan on record	FMA RL 2, SRL 5; any 21	\$2,191.60	0 total; no approved plan	
Upper Augusta township	Township	No approved plan on record	FMA RL 0, SRL 2; any 18	\$91,623.84	0 total; no approved plan	
Upper Mahanoy township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$14,940.79	0 total; no approved plan	
Washington township	Township	Plan 108384 approved 2022-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$16,421.20	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
West Cameron township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
West Chillisquaque township	Township	Approved, expires 2027-10-09	FMA RL 1, SRL 1; any 23	no Public Assistance recorded	0 total; 0 since its plan	
Zerbe township	Township	No approved plan on record	FMA RL 0, SRL 0; any 0	\$147,265.51	0 total; no approved 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.

Plan 108384 was approved by FEMA on 2022-10-10 but is not yet adopted here, so no since-plan counts are given.

- 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
Avalanche	\$57,666	n/a	under 1	under \$1	n/a	\$282	under 0.0001%				
Cold Wave	\$23,252,508,140	\$199,031,679	91,636	\$373	\$1,288	\$797,967	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$39,828,897,936	n/a	91,647	\$404,630	n/a	\$107,276	0.00102%				
Hail	\$23,252,508,140	\$199,031,679	91,636	\$13,663	\$6,022	\$43,972	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 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
Heat Wave	\$23,252,508,140	\$199,031,679	91,636	\$1	\$224	\$511,468	under 0.0001%				
Hurricane	\$23,248,279,487	\$198,736,393	91,623	\$1,368,233	\$318,289	\$53,290	0.00589%				
Ice Storm	\$23,163,266,808	n/a	90,387	\$65,275	n/a	\$7,290	0.000282%				
Inland Flooding	\$23,236,516,747	\$10,335,948	4,893	\$30,025,991	\$71,567	\$137,772	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	\$1,111,271,931	n/a	5,424	\$11,464	n/a	\$9,893	0.00103%				
Lightning	\$23,252,508,140	n/a	91,636	\$8,735	n/a	\$476,337	under 0.0001%				
Strong Wind	\$23,252,508,140	\$199,031,679	91,636	\$449,968	\$5,854	\$986,176	0.00194%				
Tornado	\$23,252,508,140	\$199,031,679	91,636	\$467,746	\$1,716	\$550,226	0.00201%				
Wildfire	\$3,950,550,833	\$46,051,737	18,643	\$11,487	\$20	\$2,681	0.000291%				
Winter Weather	\$23,252,508,140	\$199,031,679	91,636	\$40,539	\$76	\$363,071	0.000174%				

Totals since the plan: not available. Plan 108384 was approved by FEMA on 2022-10-10 but is not yet adopted here, so no since-plan counts are given.

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	91,636
Building value (total, not at risk)	\$23,252,508,140
Agriculture value (total, not at risk)	\$199,031,679
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$33,273,157
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)	\$4,047,702
Social vulnerability rating	Relatively Moderate
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)	23	Severe repetitive loss, FMA definition (44 CFR 77.2)	34
Repetitive loss, NFIP insurance definition	182	Severe repetitive loss, NFIP insurance definition	29

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	23	34	182	29	186	4	34
of which: Herndon borough	0	0	8	0	8	0	2
of which: Mount Carmel borough	0	0	5	0	5	0	0
of which: Northumberland borough	1	2	8	2	8	0	3
of which: Riverside borough	0	0	2	0	2	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: Shamokin city	0	0	7	0	7	0	0
of which: Sunbury city	0	0	4	0	4	0	1
of which: Turbot township	2	5	20	4	21	1	3
of which: Upper Augusta township	0	2	18	2	18	0	2
of which: Delaware township	1	2	9	2	9	0	0
of which: Lower Augusta township	0	0	1	0	1	0	0
of which: Point township	8	17	33	14	35	2	11
of which: Ralpho township	6	2	9	2	9	0	1
of which: West Chillisquaque township	1	1	23	1	23	0	7
of which: Rockefeller township	0	0	1	0	1	0	0
of which: Shamokin township	1	0	2	0	2	0	1
of which: Coal township	0	0	4	0	4	0	0
of which: Jackson township	0	0	3	0	3	0	0
of which: Lower Mahanoy township	1	0	2	0	2	0	0
of which: Rush township	0	0	1	0	1	0	0
of which: Milton borough	2	3	22	2	23	1	3
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>
Herndon borough	420735	0	0	8	0	8	0	2
Kulpmont borough	420736	0	0	0	0	0	0	0
Marion Heights borough	422720	0	0	0	0	0	0	0
McEwensville borough	421935	0	0	0	0	0	0	0
Milton borough	425384	2	3	22	2	23	1	3
Mount Carmel borough	420738	0	0	5	0	5	0	0
Northumberland borough	420739	1	2	8	2	8	0	3
Riverside borough	420740	0	0	2	0	2	0	0
Shamokin city	420741	0	0	7	0	7	0	0
Snydertown borough	420742	0	0	0	0	0	0	0
Sunbury city	420743	0	0	4	0	4	0	1
Turbotville borough	422721	0	0	0	0	0	0	0
Watsontown borough	420746	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Coal township	421936	0	0	4	0	4	0	0
Delaware township	421010	1	2	9	2	9	0	0
East Cameron township	421937	0	0	0	0	0	0	0
East Chillisquaque township	422599	0	0	0	0	0	0	0
Jackson township	421938	0	0	3	0	3	0	0
Jordan township	421939	0	0	0	0	0	0	0
Lewis township	421940	0	0	0	0	0	0	0
Little Mahanoy township	421015	0	0	0	0	0	0	0
Lower Augusta township	421017	0	0	1	0	1	0	0
Lower Mahanoy township	421941	1	0	2	0	2	0	0
Mount Carmel township	421942	0	0	0	0	0	0	0
Point township	421026	8	17	33	14	35	2	11
Ralpho township	421027	6	2	9	2	9	0	1
Rockefeller township	421152	0	0	1	0	1	0	0
Rush township	421943	0	0	1	0	1	0	0
Shamokin township	421159	1	0	2	0	2	0	1
Turbot township	420744	2	5	20	4	21	1	3
Upper Augusta township	420745	0	2	18	2	18	0	2
Upper Mahanoy township	421944	0	0	0	0	0	0	0
Washington township	421945	0	0	0	0	0	0	0
West Cameron township	421946	0	0	0	0	0	0	0
West Chillisquaque township	421033	1	1	23	1	23	0	7
Zerbe township	421947	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	18	23	134	19	138	4	27
2 to 4 unit residential	0	0	3	0	3	0	0
other residential	0	0	2	0	2	0	0
non-residential	5	11	43	10	43	0	7
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 160 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):

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Northumberland County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42097). Automated baseline. <https://hazardplain.org/pa/42097/> 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