

Susquehanna County, PA

Risk-assessment baseline packet

County FIPS: 42115 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 (\$13,896,383 a year), Tornado (\$1,130,352) and Hurricane (\$1,058,915).

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; 42115 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

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: 34 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 negative = days since expiry	Notes
Forest City borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Hallstead borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-21
Hop Bottom borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	
Lanesboro borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-06-11
Little Meadows borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-06-10
Montrose borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
New Milford borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-21
Oakland borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-08
Susquehanna Depot borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-03-03
Thompson borough	Organized Borough	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Apolacon township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Ararat township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-06
Auburn township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-12
Bridgewater township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Brooklyn township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-03-21
Choconut township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Clifford township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	
Dimock township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Forest Lake township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-03-04

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Franklin township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-04-02
Gibson township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-03-04
Harford township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-20
Harmony township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-04-02
Herrick township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-05
Jackson township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-06
Jessup township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-14
Lathrop township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-07
Lenox township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-20
Liberty township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	
Middletown township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	
New Milford township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-15
Oakland township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-13
Springville township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-03-06
Thompson township	Township	Approved, expires 2029-02-01	Susquehanna County Hazard Mitigation Plan (FEMA plan 109100)	2024-02-02	2029-02-01	855	this jurisdiction approved 2024-02-06

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 Low	Relatively Low	\$13,325,207	\$54,521	\$516,654	\$13,896,383	106	
2	Tornado	Relatively Low	Relatively Low	\$422,471	\$638	\$707,243	\$1,130,352	10	
3	Hurricane	Relatively Low	Relatively Low	\$982,534	\$60,126	\$16,255	\$1,058,915	0	Declared 7 times; no Storm Events record of this type.
4	Cold Wave	Relatively Low	Relatively Low	\$1,043	\$17,752	\$597,055	\$615,850	10	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
5	Strong Wind	Relatively Low	Relatively Low	\$136,168	\$298	\$356,284	\$492,750	315	Includes 12 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Earthquake	Very Low	Very Low	\$196,346	n/a	\$40,966	\$237,312		Storm Events does not record earthquakes.
7	Lightning	Relatively Low	Relatively Low	\$7,254	n/a	\$182,023	\$189,278	6	
8	Ice Storm	Relatively Low	Relatively Low	\$84,894	n/a	\$8,365	\$93,260	5	
9	Heat Wave	Very Low	Very Low	under \$1	\$2,235	\$89,301	\$91,536	4	
10	Hail	Very Low	Very Low	\$15,813	\$16,282	\$21,777	\$53,871	70	
11	Winter Weather	Relatively Low	Relatively Low	\$25,777	\$30	\$21,650	\$47,457	93	
12	Landslide	Relatively Low	Relatively Low	\$4,496	n/a	\$14,225	\$18,720	0	Declared 1 time; no Storm Events record of this type.
13	Wildfire	Very Low	Very Low	\$7,372	\$9	\$967	\$8,348	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
14	Avalanche	Very Low	Very Low	\$0	n/a	\$78	\$78	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	3	

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 323 (Very Low, 15.2); tract 322 (Very Low, 13.5); tract 325 (Very Low, 13.3)
Earthquake	tract 328 (Relatively Low, 54.2); tract 326 (Relatively Low, 53.7); tract 329.01 (Relatively Low, 50.6)
Hurricane	tract 326 (Relatively Moderate, 82.2); tract 325 (Relatively Moderate, 81.0); tract 328 (Relatively Moderate, 81.0)
Landslide	tract 327 (Relatively Low, 95.5); tract 323 (Relatively Low, 95.4); tract 328 (Relatively Low, 95.4)
Tornado	tract 326 (Relatively Moderate, 67.9); tract 328 (Relatively Moderate, 66.1); tract 329.01 (Relatively Moderate, 65.6)
Wildfire	tract 329.01 (Relatively Low, 72.3); tract 325 (Relatively Low, 69.6); tract 328 (Very Low, 66.7)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 323 is Census Tract 323). 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	9 records, 1996 to 2022 (9 zone-level)	1 day to 2 days (median 2 days); 9 with a recorded value	2 consecutive days, 2005-01-21 to 2005-01-22, zone-level	Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2026 (1 zone-level)		Frost/Freeze, 2026-04-19, \$7,500,000 crop damage (2026 dollars); NWS zone PAZ039		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	3 records, 1997 to 1999 (3 zone-level)	30 days to 31 days (median 31 days); 3 with a recorded value	31 days (1 month), 1998-12-01 to 1998-12-31, zone-level	Drought, 1997-08-01, property not reported; \$200,000 crops (zone total, 1997 dollars)	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)	75 records, 1969 to 2024	0.75 in to 2.75 in (median 1 in); 75 with a recorded value	2.75 in hail, 2018-05-15; same size also recorded on 1969-07-26, 2007-05-10	Hail, 2007-05-10, \$25,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Montrose borough (11 records), Gibson township (5 records), New Milford borough (5 records), New Milford township (5 records), Forest City borough (4 records), Harford township (4 records), Thompson borough (3 records), Thompson township (3 records), Brooklyn township (2 records), Hallstead borough (2 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2001 to 2012 (4 zone-level)	3 days to 10 days (median 6.5 days); 2 with a recorded value	10 consecutive days, 2001-08-01 to 2001-08-10, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1999 to 2003 (5 zone-level)		Ice Storm, 2003-01-01, \$30,000 property; crops not reported (2003 dollars); NWS zone PAZ039		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	106 records, 1996 to 2025 (7 zone-level)		Flash Flood, 2006-06-27, \$100,000,000 property; crops not reported (2006 dollars), 1 direct death		Event records naming jurisdictions in the plan: Little Meadows borough (12 records), Clifford township (5 records), Hallstead borough (5 records), Montrose borough (4 records), New Milford borough (3 records), New Milford township (3 records), Ararat township (2 records), Brooklyn township (2 records), Forest Lake township (2 records), Harford township (2 records); and 7 more jurisdictions (see the Excel file). Zone-level records (7) 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)	6 records, 2008 to 2021		Lightning, 2021-08-12, \$100,000 property; \$0 crops (2021 dollars)		Event records naming jurisdictions in the plan: Dimock township (1 record), Harford township (1 record), Montrose borough (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	14 records, 1998 to 2019 (14 zone-level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 11 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone PAZ039	High Wind, 1999-11-02, \$210,000 property; crops not reported (zone total, 1999 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	325 records, 1971 to 2026	50 kt (58 mph) to 91 kt (105 mph) (median 50 kt (58 mph)); 286 with a recorded value	91 kt (105 mph) estimated gust, Thunderstorm Wind, 2013-04-19	Thunderstorm Wind, 2025-07-03, \$150,000 property; \$0 crops (2025 dollars)	Event records naming jurisdictions in the plan: Montrose borough (44 records), New Milford borough (17 records), New Milford township (17 records), Hallstead borough (16 records), Springville township (13 records), Harford township (12 records), Clifford township (11 records), Hop Bottom borough (11 records), Dimock township (9 records), Forest Lake township (8 records); and 10 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	13 records, 1954 to 2023	F/EF0 to F/EF2 (median F/EF1); 13 with a recorded value	F2 tornado, 1991-09-18, 3 mi path length (whole path, pre-1996), 440 yd wide, \$25,000 property; crops not recorded (1991 dollars)	Tornado, 1998-06-02, \$300,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Clifford township (1 record), Harford township (1 record), Little Meadows borough (1 record), Springville 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)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	93 records, 1996 to 2026 (93 zone-level)		Heavy Snow, 2003-01-03, \$500,000 property; crops not reported (2003 dollars); NWS zone PAZ039		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 24 declarations covering 18 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>	Flags	Notes
2024-09-11	2024-08-09	DR-4815-PA	Major disaster	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding	\$11,244,089.50	within last 5 years	
2020-03-30	2020-01-20	DR-4506-PA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$347,714.35		
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
2018-11-27	2018-08-10	DR-4408-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$7,469,490.54		
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	\$3,283,384.34		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	\$237,980.76		
2007-02-23	2006-11-16	DR-1684-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,421,807.13		
2006-06-30	2006-06-23	DR-1649-PA	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding; Landslide	\$8,162,771.73		
2005-09-10	2005-08-29	EM-3235-PA	Emergency	Hurricane Katrina	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-04-14	2005-04-02	DR-1587-PA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$546,395.51		
2004-09-19	2004-09-17	DR-1557-PA	Major disaster	Tropical Depression Ivan	Hurricane	\$1,081,406.87		
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		
2004-08-06	2004-07-27	DR-1538-PA	Major disaster	Severe Storms and Flooding	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1998-06-08	1998-05-31	DR-1219-PA	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	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		
1985-10-08	1985-09-27	DR-745-PA	Major disaster	Hurricane Gloria	Hurricane	PA not declared for this county		
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 records	In the 12 months before plan approval records	Last 5 years records	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	10			2	0		1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	3			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	75			5	0		1955 to 2026-06-30	
Heat Wave	4			0	0		1996 to 2026-06-30	
Hurricane	0			0	7		1996 to 2026-06-30	No Storm Events records of this type; 7 federal declared incidents (see declarations table)
Ice Storm	5			0	0		1996 to 2026-06-30	
Inland Flooding	106			33	11		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	6			0	0		1996 to 2026-06-30	
Strong Wind	339			92	0		1955 to 2026-06-30	Includes 12 High Wind and 2 Strong Wind records.

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
Tornado	13			2	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	93			13	3		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
2026-04-19	Frost/Freeze		\$0 property; \$7,500,000 crops (zone total, 2026 dollars)	0, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level	within last 5 years	B1-c worst recorded: Frost/Freeze
2023-09-07	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$1,000 property; \$0 crops (2023 dollars)	1, 0	MONTROSE	within last 5 years	deaths or injuries recorded
2021-08-12	Lightning		\$100,000 property; \$0 crops (2021 dollars)	0, 0	SOUTH MONTROSE		B1-c worst recorded: Lightning
2018-05-15	Hail	2.75 in	\$10,000 property; \$0 crops (2018 dollars)	0, 0	HARFORD		B1-c worst recorded: Hail
2013-04-19	Thunderstorm Wind	91 kt (105 mph) estimated gust	\$50,000 property; \$0 crops (2013 dollars)	0, 0	SOUTH AUBURN to AUBURN CENTER		B1-c worst recorded: Thunderstorm Wind
2012-10-29	High Wind	53 kt (61 mph) measured gust	\$200,000 property; \$0 crops (zone total, 2012 dollars)	1, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level		deaths or injuries recorded
2006-06-27	Flash Flood		\$100,000,000 property; crops not reported (2006 dollars)	1, 0	COUNTYWIDE		deaths or injuries recorded
2005-01-21	Cold/Wind Chill		\$0 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2003-10-15	High Wind	60 kt (69 mph) estimated gust	\$100,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-01-01	Ice Storm		\$30,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level		B1-c worst recorded: Ice Storm
2001-08-01	Heat		damage not reported	0, 0	NWS zone PAZ039 (SUSQUEHANNA), zone-level		B1-c worst recorded: Excessive Heat, Heat
1991-09-18	Tornado	F2, 3 mi path length (whole path, pre-1996), 440 yd wide	\$25,000 property; crops not recorded (1991 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (654 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	3.42	event-days per year	about 3.42 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	65	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	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 3 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.00061	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.061%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.17	events per year	about 2.17 per year	Highly likely	FEMA annualized frequency (modeled)	82.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.47	event-days per year	about 1.47 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0353	events per year	about 1 in 28 years	Possible	FEMA annualized frequency (modeled)	10	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	0.509	event-days per year	about 0.509 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.71	event-days per year	about 1.71 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	48	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	1.15	events per year (modeled)	about 1.15 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.5	days per year with a strike	about 30.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.57	events per year	about 1.57 per year	Highly likely	FEMA annualized frequency (modeled)	60	1986 to 2023 (38 years)	countywide	
Tornado	0.252	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	0.00011	annual probability at a location	chance a given location in the county burns in a year: 0.011%		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	15.6	event-days per year	about 15.6 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	297	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	40	30	1.33
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	273	30	9.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	15	30	0.5
Tornado	EF0-1	1996 to 2025	10	30	0.333
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	4 of 12	12.6	13.4	15.2	Very Low 4, Not Applicable 8
Cold Wave	12 of 12	37.7	51.7	63.0	Relatively Moderate 9, Relatively Low 3
Drought	0 of 12				No Rating 12
Earthquake	12 of 12	25.7	40.1	54.2	Relatively Low 5, Very Low 7
Hail	12 of 12	27.2	42.1	51.5	Relatively Low 9, Very Low 3
Heat Wave	12 of 12	5.4	10.2	17.3	Relatively Low 1, Very Low 11
Hurricane	12 of 12	57.2	77.9	82.2	Relatively Moderate 5, Relatively Low 7
Ice Storm	12 of 12	38.4	63.6	75.5	Relatively Moderate 4, Relatively Low 8
Inland Flooding	12 of 12	48.4	78.7	94.3	Relatively High 6, Relatively Moderate 5, Relatively Low 1
Landslide	12 of 12	43.6	94.5	95.5	Relatively Low 11, Very Low 1
Lightning	12 of 12	42.5	61.8	75.9	Relatively Moderate 10, Relatively Low 2
Strong Wind	12 of 12	60.6	74.0	86.2	Relatively High 2, Relatively Moderate 10
Tornado	12 of 12	46.3	58.2	67.9	Relatively Moderate 10, Relatively Low 2
Wildfire	12 of 12	27.6	63.2	72.3	Relatively Low 2, Very Low 10
Winter Weather	12 of 12	43.6	60.9	73.1	Relatively Moderate 11, Relatively Low 1

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<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>
Forest City borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$23,800.23	4 total; 0 since its plan
Hallstead borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 2	\$73,927.89	23 total; 1 since its plan
Hop Bottom borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 2	\$370,516.14	13 total; 1 since its plan
Lanesboro borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 2, SRL 2; any 21	\$106,554.42	9 total; 2 since its plan

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition	FEMA records matched by applicant name; federal share obligated, nominal dollars	all years; since its plan
Little Meadows borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$512,010.46	18 total; 0 since its plan
Montrose borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$60,284.87	60 total; 11 since its plan
New Milford borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 6	\$751,897.29	25 total; 2 since its plan
Oakland borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$22,339.83	1 total; 0 since its plan
Susquehanna Depot borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$367,288.78	0 total; 0 since its plan
Thompson borough	Organized Borough	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 1 since its plan
Apolacon township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$638,932.28	0 total; 0 since its plan
Ararat township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$61,205.17	5 total; 0 since its plan
Auburn township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$533,846.45	0 total; 0 since its plan
Bridgewater township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 2	\$848,790.54	0 total; 0 since its plan
Brooklyn township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$427,618	5 total; 0 since its plan
Choconut township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$978,611.61	0 total; 0 since its plan
Clifford township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$811,425.98	18 total; 3 since its plan
Dimock township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$1,063,665.83	12 total; 1 since its plan
Forest Lake township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$3,235,040.87	10 total; 1 since its plan
Franklin township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 3	\$2,859,905.18	0 total; 0 since its plan
Gibson township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$494,765.53	13 total; 0 since its plan
Harford township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$663,801.51	20 total; 3 since its plan
Harmony township	Township	Approved, expires 2029-02-01	FMA RL 4, SRL 2; any 9	\$110,976.90	0 total; 0 since its plan
Herrick township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$352,468.64	0 total; 0 since its plan
Jackson township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$13,343.10	3 total; 0 since its plan
Jessup township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$673,633	0 total; 0 since its plan
Lathrop township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$27,436.07	0 total; 0 since its plan
Lenox township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$805,165.46	0 total; 0 since its plan
Liberty township	Township	Approved, expires 2029-02-01	FMA RL 1, SRL 1; any 2	\$7,708,503.36	0 total; 0 since its plan
Middletown township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$629,827.01	0 total; 0 since its plan
New Milford township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$862,083.44	25 total; 2 since its plan
Oakland township	Township	Approved, expires 2029-02-01	FMA RL 1, SRL 0; any 1	\$49,611.77	1 total; 0 since its plan
Springville township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 1	\$656,445.13	16 total; 0 since its plan
Thompson township	Township	Approved, expires 2029-02-01	FMA RL 0, SRL 0; any 0	\$58,379.21	6 total; 1 since its plan

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

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

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

Local data needed

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

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
Avalanche	\$0	n/a	under 1	\$0	n/a	\$78					building exposure is 0 in NRI
Cold Wave	\$15,469,643,824	\$64,095,382	38,411	\$1,043	\$17,752	\$597,055	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$28,303,255,866	n/a	38,434	\$196,346	n/a	\$40,966	0.000694%				
Hail	\$15,469,643,824	\$64,095,382	38,411	\$15,813	\$16,282	\$21,777	0.000102%				
Heat Wave	\$15,469,643,824	\$64,095,382	38,411	under \$1	\$2,235	\$89,301	under 0.0001%				
Hurricane	\$15,462,804,693	\$64,008,239	38,376	\$982,534	\$60,126	\$16,255	0.00635%				
Ice Storm	\$15,437,112,572	n/a	38,347	\$84,894	n/a	\$8,365	0.00055%				
Inland Flooding	\$15,416,185,296	\$6,978,379	1,960	\$13,325,207	\$54,521	\$516,654	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	\$1,294,503,320	n/a	3,281	\$4,496	n/a	\$14,225	0.000347%				
Lightning	\$15,469,643,824	n/a	38,411	\$7,254	n/a	\$182,023	under 0.0001%				
Strong Wind	\$15,469,643,824	\$64,095,382	38,411	\$136,168	\$298	\$356,284	0.00088%				
Tornado	\$15,469,643,824	\$64,095,382	38,411	\$422,471	\$638	\$707,243	0.00273%				

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
Wildfire	\$2,482,846,397	\$10,092,762	8,646	\$7,372	\$9	\$967	0.000297%				
Winter Weather	\$15,469,643,824	\$64,095,382	38,411	\$25,777	\$30	\$21,650	0.000167%				

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	38,411
Building value (total, not at risk)	\$15,469,643,824
Agriculture value (total, not at risk)	\$64,095,382
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,361,265
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)	\$2,572,843
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	7
Repetitive loss, NFIP insurance definition	78	Severe repetitive loss, NFIP insurance definition	6

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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	11	7	78	6	79	1	22
of which: Hop Bottom borough	0	0	2	0	2	0	1
of which: Lanesboro borough	2	2	20	1	21	1	5
of which: Little Meadows borough	0	0	1	0	1	0	0
of which: New Milford borough	0	0	6	0	6	0	3
of which: Great Bend township (community ID not in plan data)	2	2	17	2	17	0	7
of which: Great Bend borough (community ID not in plan data)	1	0	2	0	2	0	0
of which: Hallstead borough	0	0	2	0	2	0	1
of which: Apolacon township	0	0	1	0	1	0	0
of which: Brooklyn township	0	0	1	0	1	0	1
of which: Choconut township	0	0	1	0	1	0	0
of which: Dimock township	0	0	1	0	1	0	1
of which: Franklin township	0	0	3	0	3	0	1
of which: Gibson township	0	0	1	0	1	0	0
of which: Harmony township	4	2	9	2	9	0	1
of which: Jessup township	0	0	1	0	1	0	0
of which: Liberty township	1	1	2	1	2	0	0
of which: Middletown township	0	0	1	0	1	0	0
of which: New Milford township	0	0	1	0	1	0	0
of which: Rush township (community ID not in plan data)	0	0	1	0	1	0	1
of which: Springville township	0	0	1	0	1	0	0
of which: Oakland township	1	0	1	0	1	0	0
of which: Bridgewater township	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: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	1	0	1	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Forest City borough	422067	0	0	0	0	0	0	0
Hallstead borough	422069	0	0	2	0	2	0	1
Hop Bottom borough	420812	0	0	2	0	2	0	1
Lanesboro borough	420813	2	2	20	1	21	1	5
Little Meadows borough	420814	0	0	1	0	1	0	0
Montrose borough	422070	0	0	0	0	0	0	0
New Milford borough	420815	0	0	6	0	6	0	3
Oakland borough	422071	0	0	0	0	0	0	0
Susquehanna Depot borough	420816	0	0	0	0	0	0	0
Thompson borough	422582	0	0	0	0	0	0	0
Apolacon township	422072	0	0	1	0	1	0	0
Ararat township	422073	0	0	0	0	0	0	0
Auburn township	422074	0	0	0	0	0	0	0
Bridgewater township	422585	0	0	2	0	2	0	0
Brooklyn township	422075	0	0	1	0	1	0	1
Choconut township	422076	0	0	1	0	1	0	0
Clifford township	422077	0	0	0	0	0	0	0
Dimock township	422078	0	0	1	0	1	0	1
Forest Lake township	422578	0	0	0	0	0	0	0
Franklin township	422079	0	0	3	0	3	0	1
Gibson township	422080	0	0	1	0	1	0	0
Harford township	422081	0	0	0	0	0	0	0
Harmony township	422082	4	2	9	2	9	0	1
Herrick township	422580	0	0	0	0	0	0	0
Jackson township	422083	0	0	0	0	0	0	0
Jessup township	422084	0	0	1	0	1	0	0
Lathrop township	422085	0	0	0	0	0	0	0
Lenox township	422086	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>
Liberty township	422087	1	1	2	1	2	0	0
Middletown township	422088	0	0	1	0	1	0	0
New Milford township	422089	0	0	1	0	1	0	0
Oakland township	422581	1	0	1	0	1	0	0
Springville township	422092	0	0	1	0	1	0	0
Thompson township	422583	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	10	7	65	6	66	1	15
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	1	0	1	0	1
non-residential	1	0	10	0	10	0	6
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 67 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Susquehanna County, PA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 42115). Automated baseline. <https://hazardplain.org/pa/42115/> 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