

Chenango County, NY

Risk-assessment baseline packet

County FIPS: 36017 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-07-15. Plan: Chenango County 2021 (FEMA plan 107619), approved 2021-07-16.

Update: FEMA tracker shows a plan in review.

Since the plan was approved on 2021-07-16: 2 new hazard declarations (2 incidents) and 104 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$23,613,333 a year), Cold Wave (\$1,175,571) and Tornado (\$955,043).

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; 36017 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:	Expired on 2026-07-15	Plan:	Chenango County 2021 (FEMA plan 107619)
Approved:	2021-07-16	Days since expiry:	77
Update underway:	FEMA tracker shows a plan in review		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-07-16)

New federal declarations:	2 new hazard declarations (2 incidents): EM-3565-NY (Hurricane Henri), DR-4825-NY (Remnants of Tropical Storm Debby)	Storm Events records since approval:	104 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 14, SRL 6 (44 CFR 77.2); any definition: 88	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 31 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
Chenango County	County	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-17
Afton village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-20
Bainbridge village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-31
Earlville village	Village	Approved, expires 2028-03-21	Madison County 2023 (FEMA plan 108706)	2023-03-22	2028-03-21	538	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-20
Greene village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-13
New Berlin village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-13
Norwich city	City	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-26
Oxford village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-02
Sherburne village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-19
Smyrna village	Village	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	
Afton town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-09
Bainbridge town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-11-15
Columbus town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-26
Coventry town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-08

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
German town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-17
Greene town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-10-12
Guilford town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	
Lincklaen town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-19
McDonough town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-12-20
New Berlin town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-26
North Norwich town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-26
Norwich town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-27
Otselic town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-17
Oxford town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-16
Pharsalia town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-20
Pitcher town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77		this jurisdiction approved 2021-09-02
Plymouth town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-17
Preston town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-09-07
Sherburne town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-11-15

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Smithville town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2021-08-19
Smyrna town	Town	Expired on 2026-07-15	Chenango County 2021 (FEMA plan 107619)	2021-07-16	2026-07-15	-77	FEMA tracker shows a plan in review	this jurisdiction approved 2022-11-25

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$23,035,172	\$11,515	\$566,646	\$23,613,333	135	
2	Cold Wave	Relatively Low	Relatively Moderate	\$1,543	\$58	\$1,173,970	\$1,175,571	18	
3	Tornado	Relatively Low	Relatively Low	\$312,562	\$761	\$641,720	\$955,043	15	
4	Hurricane	Relatively Low	Relatively Low	\$322,932	\$34,515	\$8,825	\$366,272	0	Declared 6 times; no Storm Events record of this type.
5	Strong Wind	Relatively Low	Relatively Low	\$116,343	\$1,046	\$112,891	\$230,280	266	Includes 12 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Lightning	Relatively Low	Relatively Low	\$4,239	n/a	\$187,535	\$191,774	8	
7	Earthquake	Very Low	Very Low	\$110,531	n/a	\$17,561	\$128,091		Storm Events does not record earthquakes.

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
8	Ice Storm	Relatively Low	Relatively Low	\$93,441	n/a	\$23,651	\$117,092	10	
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$17,181	\$56	\$81,297	\$98,535	100	
10	Heat Wave	Very Low	Very Low	under \$1	\$3,487	\$89,392	\$92,879	4	
11	Hail	Very Low	Very Low	\$13,607	\$33,885	\$12,251	\$59,744	104	
12	Wildfire	Very Low	Very Low	\$9,108	\$10	\$1,012	\$10,131	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Relatively Low	Very Low	\$1,001	n/a	\$4,032	\$5,034	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	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 wildfire and landslide 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: avalanche, 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>
Earthquake	tract 9706.01 (Very Low, 36.6); tract 9704 (Very Low, 35.8); tract 9703 (Very Low, 32.4)
Hurricane	tract 9706.01 (Relatively Low, 64.3); tract 9708.02 (Relatively Low, 63.1); tract 9709.01 (Relatively Low, 62.2)
Landslide	tract 9702.02 (Relatively Low, 93.2); tract 9706.01 (Relatively Low, 90.7); tract 9708.01 (Relatively Low, 90.1)
Tornado	tract 9708.02 (Relatively Moderate, 60.1); tract 9703 (Relatively Moderate, 59.0); tract 9704 (Relatively Moderate, 57.8)
Wildfire	tract 9706.01 (Very Low, 68.2); tract 9705.02 (Very Low, 66.9); tract 9709.01 (Very Low, 65.7)

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 9706.01 is Census Tract 9706.01). 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
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	18 records, 1996 to 2022 (18 zone-level)	1 day to 4 days (median 1.5 days); 14 with a recorded value	4 consecutive days, 2005-01-21 to 2005-01-24, zone-level	Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	3 records, 1998 to 2001 (3 zone-level)	1 day to 31 days (median 30 days); 3 with a recorded value	31 days (1 month), 1998-12-01 to 1998-12-31, 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hail	hail size (inches)	109 records, 1989 to 2026	0.75 in to 3 in (median 1 in); 109 with a recorded value	3 in hail, 2011-06-09	Hail, 2008-06-16, \$0 property; \$15,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Greene town (15 records), Greene village (15 records), Norwich city (8 records), Norwich town (8 records), Sherburne town (7 records), Sherburne village (7 records), Earlville village (6 records), New Berlin town (6 records), New Berlin village (6 records), Afton town (5 records); and 17 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.
Ice Storm	Sperry-Piltz ice scale (local data)	10 records, 1999 to 2008 (10 zone-level)		Ice Storm, 2003-04-04, \$2,000,000 property; crops not reported (2003 dollars); NWS zone NYZ045		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	135 records, 1996 to 2025 (26 zone-level)		Flash Flood, 2006-06-27, \$50,000,000 property; crops not reported (2006 dollars), 1 direct death		Event records naming jurisdictions in the plan: Sherburne town (20 records), Sherburne village (20 records), Greene town (12 records), Greene village (12 records), Bainbridge town (11 records), Bainbridge village (11 records), Oxford town (10 records), Oxford village (10 records), Norwich city (9 records), Norwich town (9 records); and 16 more jurisdictions (see the Excel file). Zone-level records (26) 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)	8 records, 1996 to 2025		Lightning, 2025-04-14, \$370,000 property; \$0 crops (2025 dollars)		Event records naming jurisdictions in the plan: Norwich city (4 records), Norwich town (4 records), Plymouth town (1 record), Preston town (1 record), Sherburne town (1 record), Sherburne village (1 record), Smyrna town (1 record), Smyrna village (1 record).	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)	14 records, 1996 to 2019 (14 zone-level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 9 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ045	High Wind, 2003-11-13, \$220,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	361 records, 1958 to 2026	50 kt (58 mph) to 88 kt (101 mph) (median 50 kt (58 mph)); 231 with a recorded value	88 kt (101 mph) measured sustained, Thunderstorm Wind, 2017-05-01		Event records naming jurisdictions in the plan: Greene town (30 records), Greene village (30 records), Norwich city (27 records), Norwich town (27 records), Bainbridge town (26 records), Bainbridge village (26 records), Oxford town (25 records), Oxford village (25 records), Afton town (15 records), Afton village (15 records); and 19 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	19 records, 1989 to 2024	F/EF0 to F/EF2 (median F/EF1); 19 with a recorded value	F2 tornado, 1989-10-14, 2 mi path length (whole path, pre-1996), 300 yd wide, \$25,000 property; crops not recorded (1989 dollars); 2 direct deaths, 3 direct injuries	Tornado, 2011-04-28, \$625,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Otselic town (2 records), Oxford town (2 records), Oxford village (2 records), Bainbridge town (1 record), Bainbridge village (1 record), Columbus town (1 record), Guilford town (1 record), Lincklaen town (1 record), New Berlin town (1 record), New Berlin village (1 record); and 6 more jurisdictions (see the Excel file).	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)	100 records, 1996 to 2026 (100 zone-level)		Heavy Snow, 2003-01-03, \$300,000 property; crops not reported (2003 dollars); NWS zone NYZ045		Countywide (zone-level records).	

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 31 declarations covering 23 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-24	2024-08-08	DR-4825-NY	Major disaster	Remnants of Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding	\$700,988.72	new since last plan; within last 5 years	
2021-08-22	2021-08-21	EM-3565-NY	Emergency	Hurricane Henri	Hurricane	no Public Assistance recorded	new since last plan	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$8,335,828.32		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4480
2019-12-19	2019-10-31	DR-4472-NY	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$5,498,737.11		
2018-10-01	2018-08-13	DR-4397-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,811,389.94		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$390,108.52		
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,028,934.53		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2011-09-13	2011-09-07	DR-4031-NY	Major disaster	Remnants of Tropical Storm Lee	Hurricane	\$4,233,034.09		
2011-09-08	2011-09-07	EM-3341-NY	Emergency	Remnants of Tropical Storm Lee	Hurricane	no Public Assistance recorded		same incident as DR-4031
2011-06-10	2011-04-26	DR-1993-NY	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$2,152,720.63		
2009-09-01	2009-08-08	DR-1857-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$619,498.89		
2008-12-18	2008-12-11	EM-3299-NY	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,034,419.78		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$9,555,466.24		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-09-30	2005-08-29	EM-3262-NY	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,367,194.78		
2004-10-01	2004-09-16	DR-1565-NY	Major disaster	Tropical Depression Ivan	Hurricane	\$137,446.81		
2004-08-03	2004-05-13	DR-1534-NY	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		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$1,261.02		
2003-05-12	2003-04-03	DR-1467-NY	Major disaster	Ice Storm	Ice Storm	\$195,050.83		
2003-03-27	2003-02-17	EM-3184-NY	Emergency	Snow	Winter Weather	\$136,091.26		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$325,556.25		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$4,745		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded		
2000-07-21	2000-05-03	DR-1335-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$480,377.69		
1998-06-16	1998-05-31	DR-1222-NY	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded		
1972-06-23	1972-06-23	DR-338-NY	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
1963-08-23	1963-08-23	DR-158-NY	Major disaster	Heavy Rains & Flooding	Inland Flooding
1962-03-16	1962-03-16	DR-129-NY	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1956-03-29	1956-03-29	DR-52-NY	Major disaster	Flood	Inland Flooding
1955-08-22	1955-08-22	DR-45-NY	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding
1954-10-07	1954-10-07	DR-26-NY	Major disaster	Hurricanes	Hurricane (primary); also designated: 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.

1 Fire Management declaration (1995-08-25 to 1995-08-25) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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
Cold Wave	18	2	0	2	0	0	1996 to 2026-06-30	
Drought	3	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	109	8	0	8	0	0	1955 to 2026-06-30	
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	6	2	1996 to 2026-06-30	No Storm Events records of this type; 6 federal declared incidents (see declarations table)
Ice Storm	10	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	135	15	1	11	12	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	8	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	375	61	14	54	2	0	1955 to 2026-06-30	Includes 12 High Wind and 2 Strong Wind records.
Tornado	19	1	0	1	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	100	16	3	16	5	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-04-14	Lightning		\$370,000 property; \$0 crops (2025 dollars)	0, 0	SHERBURNE	new since last plan; within last 5 years	B1-c worst recorded: Lightning
2017-05-01	Thunderstorm Wind	88 kt (101 mph) measured sustained	\$100,000 property; \$0 crops (2017 dollars)	0, 0	NORWICH EATON ARPT		B1-c worst recorded: Thunderstorm Wind
2011-06-09	Hail	3 in	\$0 property; \$0 crops (2011 dollars)	0, 0	SOUTH OTSELIC		B1-c worst recorded: Hail
2006-06-27	Flash Flood		\$50,000,000 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 NYZ045 (CHENANGO), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2003-10-15	High Wind	60 kt (69 mph) estimated gust	\$50,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ045 (CHENANGO), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-04-04	Ice Storm		\$2,000,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ045 (CHENANGO), zone-level		B1-c worst recorded: Ice Storm
2003-01-03	Heavy Snow		\$300,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ045 (CHENANGO), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2001-08-01	Heat		damage not reported	0, 0	NWS zone NYZ045 (CHENANGO), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-12-01	Drought		damage not reported	0, 0	NWS zone NYZ045 (CHENANGO), zone-level		B1-c worst recorded: Drought
1995-06-26	Thunderstorm Wind	speed not recorded	\$500 property; crops not recorded (1995 dollars)	1, 0	Smithville Flats		deaths or injuries recorded
1989-10-14	Tornado	F2, 2 mi path length (whole path, pre-1996), 300 yd wide	\$25,000 property; crops not recorded (1989 dollars)	2, 3	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (781 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).

Tribal and special-area declarations in this state are listed on the state page.

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
Cold Wave	4.32	event-days per year	about 4.32 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	82	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	0.00054	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.054%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.67	events per year	about 2.67 per year	Highly likely	FEMA annualized frequency (modeled)	101.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.58	event-days per year	about 1.58 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	
Hurricane	0.0179	events per year	about 1 in 56 years	Possible	FEMA annualized frequency (modeled)	6	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	0.599	event-days per year	about 0.599 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	41	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.36	event-days per year	about 2.36 days per year	Likely	Storm Events event-days in 26 of 30 years, 1996 to 2025 (86.7%)	66	1996 to 2023 (28 years)	see B1-f	
Landslide	0.647	events per year (modeled)	about 0.65 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Lightning	29.3	days per year with a strike	about 29.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.34	events per year	about 1.34 per year	Highly likely	FEMA annualized frequency (modeled)	52	1986 to 2023 (38 years)	countywide	
Tornado	0.228	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	0.0000213	annual probability at a location	chance a given location in the county burns in a year: 0.00213%		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	21.4	event-days per year	about 21.4 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	407	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	48	30	1.6
Hail	2.00 in+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	213	30	7.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	22	30	0.733
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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	
Cold Wave	16 of 16	45.3	62.5	71.9	Relatively Moderate 15, Relatively Low 1
Drought	0 of 16				No Rating 16
Earthquake	16 of 16	14.9	25.0	36.6	Very Low 16
Hail	16 of 16	32.4	40.9	48.9	Relatively Low 10, Very Low 6
Heat Wave	16 of 16	4.3	8.1	12.6	Very Low 16
Hurricane	16 of 16	53.9	59.7	64.3	Relatively Low 16
Ice Storm	16 of 16	45.3	63.9	77.1	Relatively Moderate 6, Relatively Low 10
Inland Flooding	16 of 16	46.3	87.7	98.9	Very High 4, Relatively High 10, Relatively Moderate 1, Relatively Low 1
Landslide	16 of 16	16.9	87.3	93.2	Relatively Low 14, Very Low 2
Lightning	16 of 16	35.6	55.0	67.2	Relatively Moderate 11, Relatively Low 5
Strong Wind	16 of 16	31.9	48.9	59.3	Relatively Moderate 4, Relatively Low 12

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	16 of 16	39.5	50.4	60.1	Relatively Moderate 7, Relatively Low 9
Wildfire	16 of 16	50.5	63.7	68.2	Very Low 16
Winter Weather	16 of 16	57.4	73.8	81.8	Relatively High 4, Relatively Moderate 12

Hail: Agriculture is 57% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Chenango County	County	Expired on 2026-07-15		\$7,404,590.75	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$6,006.02 for declarations not counted as hazard incidents (DR-1391-NY, EM-3186-NY).
Afton village	Village	Expired on 2026-07-15	FMA RL 2, SRL 0; any 4	\$686,686.79	22 total; 7 since its plan	
Bainbridge village	Village	Expired on 2026-07-15	FMA RL 0, SRL 0; any 9	\$409,160.72	42 total; 4 since its plan	
Earlville village	Village	Approved, expires 2028-03-21	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	14 total; 2 since its plan	
Greene village	Village	Expired on 2026-07-15	FMA RL 5, SRL 2; any 19	\$275,860.62	57 total; 7 since its plan	
New Berlin village	Village	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$23,514.66	25 total; 2 since its plan	
Norwich city	City	Expired on 2026-07-15	FMA RL 0, SRL 1; any 18	\$459,307.97	49 total; 6 since its plan	
Oxford village	Village	Expired on 2026-07-15	FMA RL 0, SRL 0; any 7	\$146,408.28	41 total; 9 since its plan	
Sherburne village	Village	Expired on 2026-07-15	FMA RL 0, SRL 0; any 1	\$62,271.55	42 total; 4 since its plan	
Smyrna village	Village	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$3,455.53	18 total; 3 since its plan	
Afton town	Town	Expired on 2026-07-15	FMA RL 2, SRL 0; any 4	\$781,935.62	22 total; 7 since its plan	
Bainbridge town	Town	Expired on 2026-07-15	FMA RL 3, SRL 1; any 7	\$835,319.95	42 total; 4 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Columbus town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$1,122,358.89	6 total; 0 since its plan	
Coventry town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 1	\$1,029,494.30	9 total; 3 since its plan	
German town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$311,573.98	1 total; 0 since its plan	
Greene town	Town	Expired on 2026-07-15	FMA RL 1, SRL 1; any 7	\$2,431,585.99	57 total; 7 since its plan	
Guilford town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 1	\$1,099,785.35	15 total; 1 since its plan	
Lincklaen town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$118,313.20	6 total; 3 since its plan	
McDonough town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$938,768.82	1 total; 0 since its plan	
New Berlin town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 1	\$383,693.06	25 total; 2 since its plan	
North Norwich town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$579,562.10	13 total; 1 since its plan	
Norwich town	Town	Expired on 2026-07-15	FMA RL 1, SRL 1; any 2	\$841,934.17	49 total; 6 since its plan	
Otselic town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$105,243.62	9 total; 1 since its plan	
Oxford town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 3	\$2,147,456.86	41 total; 9 since its plan	
Pharsalia town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$397,026.17	5 total; 0 since its plan	
Pitcher town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$207,269.52	5 total; 0 since its plan	
Plymouth town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$1,405,024.34	14 total; 1 since its plan	
Preston town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$316,674.48	7 total; 2 since its plan	
Sherburne town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 4	\$969,859.44	42 total; 4 since its 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
Smithville town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$943,012.08	2 total; 0 since its plan	
Smyrna town	Town	Expired on 2026-07-15	FMA RL 0, SRL 0; any 0	\$3,605,904.27	18 total; 3 since its plan	

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-07-16 <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
Cold Wave	\$12,044,400,554	\$87,474,124	47,199	\$1,543	\$58	\$1,173,970	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$21,226,539,924	n/a	47,220	\$110,531	n/a	\$17,561	0.000521%				
Hail	\$12,044,400,554	\$87,474,124	47,199	\$13,607	\$33,885	\$12,251	0.000113%	\$0			
Heat Wave	\$12,044,400,554	\$87,474,124	47,199	under \$1	\$3,487	\$89,392	under 0.0001%				
Hurricane	\$11,967,483,211	\$84,728,485	46,794	\$322,932	\$34,515	\$8,825	0.0027%			\$700,988.72	
Ice Storm	\$12,042,182,634	n/a	47,191	\$93,441	n/a	\$23,651	0.000776%				

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 2021-07-16 <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
Inland Flooding	\$12,016,242,180	\$9,498,450	4,301	\$23,035,172	\$11,515	\$566,646	n/a (see note)	\$1,085,000		\$700,988.72	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$511,341,816	n/a	2,215	\$1,001	n/a	\$4,032	0.000196%				
Lightning	\$12,044,400,554	n/a	47,199	\$4,239	n/a	\$187,535	under 0.0001%	\$370,000			
Strong Wind	\$12,044,400,554	\$87,474,124	47,199	\$116,343	\$1,046	\$112,891	0.000966%	\$218,750			
Tornado	\$12,044,400,554	\$87,474,124	47,199	\$312,562	\$761	\$641,720	0.0026%	\$120,000			
Wildfire	\$7,596,121,109	\$65,418,392	31,595	\$9,108	\$10	\$1,012	0.00012%				
Winter Weather	\$12,044,400,554	\$87,474,124	47,199	\$17,181	\$56	\$81,297	0.000143%		\$94,800		

Totals since 2021-07-16 (Storm Events through 2026-06-30): 86 county-coded records, 86 with a damage value recorded (including \$0), \$1,793,750; 18 zone-level records, 18 with a damage value recorded (including \$0), \$94,800 reported for the zone; Public Assistance: \$700,988.72 on 2 counted declarations, 1 of them with Public Assistance.

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	47,199
Building value (total, not at risk)	\$12,044,400,554
Agriculture value (total, not at risk)	\$87,474,124
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$24,122,995
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)	\$2,920,784
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
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)	14	Severe repetitive loss, FMA definition (44 CFR 77.2)	6
Repetitive loss, NFIP insurance definition	87	Severe repetitive loss, NFIP insurance definition	4

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	14	6	87	4	88	1	29
of which: Bainbridge village	0	0	9	0	9	0	3
of which: Greene village	5	2	18	1	19	1	12
of which: Norwich city	0	1	18	1	18	0	7
of which: Norwich town	1	1	2	1	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: Oxford village	0	0	7	0	7	0	2
of which: Sherburne village	0	0	1	0	1	0	0
of which: Afton village	2	0	4	0	4	0	1
of which: Afton town	2	0	4	0	4	0	1
of which: Bainbridge town	3	1	7	0	7	0	0
of which: Greene town	1	1	7	1	7	0	0
of which: Guilford town	0	0	1	0	1	0	0
of which: New Berlin town	0	0	1	0	1	0	1
of which: Oxford town	0	0	3	0	3	0	0
of which: Sherburne town	0	0	4	0	4	0	1
of which: Coventry town	0	0	1	0	1	0	1
Statewide, no county in FEMA's file	0	0	19	0	19	0	3

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>
Afton village	360979	2	0	4	0	4	0	1
Bainbridge village	360158	0	0	9	0	9	0	3
Earlville village	360397	0	0	0	0	0	0	0
Greene village	360159	5	2	18	1	19	1	12
New Berlin village	360160	0	0	0	0	0	0	0
Norwich city	360161	0	1	18	1	18	0	7
Oxford village	360163	0	0	7	0	7	0	2
Sherburne village	360164	0	0	1	0	1	0	0
Smyrna village	361378	0	0	0	0	0	0	0
Afton town	361084	2	0	4	0	4	0	1
Bainbridge town	361085	3	1	7	0	7	0	0
Columbus town	361086	0	0	0	0	0	0	0
Coventry town	361375	0	0	1	0	1	0	1
German town	361587	0	0	0	0	0	0	0
Greene town	361087	1	1	7	1	7	0	0
Guilford town	361088	0	0	1	0	1	0	0
Lincklaen town	361376	0	0	0	0	0	0	0
McDonough town	361377	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>
New Berlin town	361303	0	0	1	0	1	0	1
North Norwich town	361089	0	0	0	0	0	0	0
Norwich town	360162	1	1	2	1	2	0	0
Otselic town	361090	0	0	0	0	0	0	0
Oxford town	361304	0	0	3	0	3	0	0
Pharsalia town	361091	0	0	0	0	0	0	0
Pitcher town	361092	0	0	0	0	0	0	0
Plymouth town	361305	0	0	0	0	0	0	0
Preston town	361306	0	0	0	0	0	0	0
Sherburne town	361307	0	0	4	0	4	0	1
Smithville town	361040	0	0	0	0	0	0	0
Smyrna town	361308	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	12	5	68	3	69	1	26
2 to 4 unit residential	0	0	9	0	9	0	3
other residential	0	0	1	0	1	0	0
non-residential	2	1	9	1	9	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 74 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). Chenango County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36017). Automated baseline. <https://hazardplain.org/ny/36017/> 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