

Fulton County, NY

Risk-assessment baseline packet

County FIPS: 36035 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: Approved, expires 2027-01-26. Plan: Fulton County 2021 (FEMA plan 104832), approved 2022-01-27.

Since the plan was approved on 2022-01-27: no new hazard declaration and 137 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 (\$12,048,792 a year), Cold Wave (\$1,413,076) and Tornado (\$917,963).

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; 36035 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2022-01-27), page 2
4. B1-a: hazard identification, page 5
5. B1-b: hazard location, page 6
6. B1-c: hazard extent, page 7
7. B1-d: previous occurrences, page 9
8. B1-e: probability of future events, page 13
9. B1-f: hazards that vary across jurisdictions, page 16
10. B2-a and B2-b: vulnerability and potential impacts, page 18
11. B2-a: vulnerability (county context), page 20
12. B2-c: repetitive loss properties, page 20
13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2027-01-26	Plan:	Fulton County 2021 (FEMA plan 104832)
Approved:	2022-01-27	Days to expiry:	118
Update underway:	none recorded in FEMA's plan tracker		

What changed since your last plan (approved 2022-01-27)

New federal declarations:	none	Storm Events records since approval:	137 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 9	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: 17 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
Fulton County	County	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-03-01
Broadalbin village	Village	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-04-04
Dolgeville village	Village	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		Also approved under plan 104832 (Fulton County 2021, expires 2027-01-26). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Gloversville city	City	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2023-03-16
Johnstown city	City	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	Fulton County 2021 (FEMA plan 104832), pending adoption here	2022-01-27 by FEMA; not yet adopted here	2027-01-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mayfield village	Village	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		
Northville village	Village	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		
Bleecker town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-03-01
Broadalbin town	Town	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	Fulton County 2021 (FEMA plan 104832), pending adoption here	2022-01-27 by FEMA; not yet adopted here	2027-01-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Caroga town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-04-04
Ephratah town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-03-31

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Johnstown town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-03-01
Mayfield town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-04-04
Northampton town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		this jurisdiction approved 2022-03-01
Oppenheim town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		
Perth town	Town	Approved, expires 2027-01-26	Fulton County 2021 (FEMA plan 104832)	2022-01-27	2027-01-26	118		
Stratford town	Town	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	Fulton County 2021 (FEMA plan 104832), pending adoption here	2022-01-27 by FEMA; not yet adopted here	2027-01-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$12,026,651	\$451	\$21,690	\$12,048,792	39	
2	Cold Wave	Relatively Low	Relatively Moderate	\$403	\$1,272	\$1,411,401	\$1,413,076	90	Includes 25 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively Low	Relatively Low	\$298,011	\$116	\$619,836	\$917,963	5	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$283,611	\$399	\$357,378	\$641,388	272	Includes 33 High Wind and 48 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Earthquake	Very Low	Relatively Low	\$377,516	n/a	\$59,842	\$437,358		Storm Events does not record earthquakes.
6	Hurricane	Relatively Low	Relatively Low	\$330,354	\$9,857	\$15,563	\$355,774	1	
7	Lightning	Relatively Low	Relatively Low	\$9,261	n/a	\$195,714	\$204,975	7	
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$133,823	n/a	\$20,366	\$154,189	3	
9	Hail	Very Low	Relatively Low	\$7,439	\$6,333	\$118,856	\$132,628	60	
10	Heat Wave	Very Low	Very Low	under \$1	\$1,708	\$121,803	\$123,511	36	
11	Winter Weather	Relatively Low	Relatively Moderate	\$11,061	\$2	\$85,639	\$96,702	245	
12	Wildfire	Very Low	Very Low	\$11,292	\$4	\$1,733	\$13,029	1	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Landslide	Very Low	Very Low	\$181	n/a	\$865	\$1,046	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Avalanche	Very Low	Very Low	\$0	n/a	\$19	\$19	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	2	

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 9704 (Very Low, 7.0); tract 9702 (Very Low, 6.6); tract 9701 (Very Low, 6.5)
Earthquake	tract 9707 (Relatively Low, 60.5); tract 9706.01 (Relatively Low, 56.6); tract 9708 (Relatively Low, 54.1)
Hurricane	tract 9706.01 (Relatively Low, 64.2); tract 9714 (Relatively Low, 61.4); tract 9705 (Relatively Low, 60.8)
Landslide	tract 9704 (Relatively Low, 89.2); tract 9705 (Relatively Low, 88.8); tract 9702 (Relatively Low, 83.4)
Tornado	tract 9706.01 (Relatively Moderate, 55.3); tract 9705 (Relatively Moderate, 54.7); tract 9713 (Relatively Low, 51.6)
Wildfire	tract 9714 (Relatively Low, 74.0); tract 9703 (Relatively Low, 73.9); tract 9705 (Relatively Low, 73.1)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9704 is Census Tract 9704). 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	65 records, 1996 to 2026 (65 zone-level)	1 day to 6 days (median 2 days); 46 with a recorded value	6 consecutive days, 2026-01-28 to 2026-02-02, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	25 records, 2002 to 2023 (25 zone-level)		No crop damage reported in 25 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 1999 (2 zone-level)	30 days to 31 days (median 30.5 days); 2 with a recorded value	31 days (1 month), 1999-08-01 to 1999-08-31, 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.
Hail	hail size (inches)	66 records, 1970 to 2026	0.75 in to 2.75 in (median 1 in); 66 with a recorded value	2.75 in hail, 2014-05-22; same size also recorded on 2012-05-29	Hail, 2008-06-16, \$0 property; \$19,100 crops (2008 dollars)	Event records naming jurisdictions in the plan: Johnstown city (9 records), Johnstown town (9 records), Broadalbin town (7 records), Broadalbin village (7 records), Stratford town (6 records), Ephratah town (5 records), Gloversville city (4 records), Perth town (3 records), Mayfield town (2 records), Mayfield village (2 records); and 2 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	36 records, 1998 to 2025 (36 zone-level)	1 day to 6 days (median 2 days); 23 with a recorded value	6 consecutive days, 2018-06-30 to 2018-07-05, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2011 (1 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$0 property; \$0 crops (2011 dollars); NWS zone NYZ039		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	3 records, 2007 to 2025 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	39 records, 1996 to 2022 (5 zone-level)		Flash Flood, 1996-11-09, \$400,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Johnstown city (5 records), Johnstown town (5 records), Northville village (4 records), Mayfield town (3 records), Mayfield village (3 records), Oppenheim town (3 records), Dolgeville village (2 records), Gloversville city (2 records), Stratford town (2 records), Bleecker town (1 record); and 3 more jurisdictions (see the Excel file). Zone-level records (5) 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)	7 records, 1997 to 2023		Lightning, 2014-07-03, \$35,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Gloversville city (2 records), Broadalbin town (1 record), Broadalbin village (1 record), Johnstown city (1 record), Johnstown town (1 record), Mayfield town (1 record), Mayfield village (1 record), Northville village (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)	81 records, 1996 to 2026 (81 zone-level)	26 kt (30 mph) to 61 kt (70 mph) (median 45 kt (52 mph)); 70 with a recorded value	61 kt (70 mph) estimated gust, High Wind, 2010-05-08; NWS zone NYZ082	High Wind, 2000-12-12, \$80,000 property; crops not reported (zone total, 2000 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	257 records, 1968 to 2026	40 kt (46 mph) to 75 kt (86 mph) (median 50 kt (58 mph)); 156 with a recorded value	75 kt (86 mph) estimated sustained, Thunderstorm Wind, 2003-05-01	Thunderstorm Wind, 2016-08-13, \$1,000,000 property; \$0 crops (2016 dollars)	Event records naming jurisdictions in the plan: Gloversville city (34 records), Johnstown city (25 records), Johnstown town (25 records), Mayfield town (20 records), Mayfield village (20 records), Broadalbin town (16 records), Broadalbin village (16 records), Oppenheim town (9 records), Stratford town (9 records), Perth town (8 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	11 records, 1959 to 2024	F/EF0 to F/EF1 (median F/EF0); 11 with a recorded value	F1 tornado, 1986-08-23, 0.2 mi path length (whole path, pre-1996), 10 yd wide, \$25,000 property; crops not recorded (1986 dollars), 1 direct injury	Tornado, 1978-06-27, \$250,000 property; crops not recorded (1978 dollars)	Event records naming jurisdictions in the plan: Johnstown city (2 records), Johnstown town (2 records), Ephratah town (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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	1 record, 2002 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	245 records, 1996 to 2026 (245 zone-level)		Winter Storm, 2003-01-03, \$100,000 property; crops not reported (2003 dollars); NWS zone NYZ039		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: 18 declarations covering 10 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$7,743,153.95	
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	\$1,184,559.91	
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$237,332.32	
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	PA not declared for this county	
2011-08-31	2011-08-26	DR-4020-NY	Major disaster	Hurricane Irene	Hurricane	\$224,214.74	
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,112,714.75	
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	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
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	
2003-08-29	2003-07-21	DR-1486-NY	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$149,242.43	
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$2,499.62	
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$101,081.53	
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$13,477.59	
2000-10-11	2000-05-22	EM-3155-NY	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded	
1998-09-11	1998-09-07	DR-1244-NY	Major disaster	Ny - Severe Wx, Sept 7, 1998	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded	
1996-12-09	1996-11-08	DR-1148-NY	Major disaster	Severe Storms High Winds, Rain and Flooding	Inland Flooding; Strong Wind	no Public Assistance recorded	
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	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
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	90	15	6	19	0	0	1996 to 2026-06-30	Includes 25 Frost/Freeze records.
Drought	2	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	66	1	1	1	0	0	1955 to 2026-06-30	
Heat Wave	36	11	3	11	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	3	0	1996 to 2026-06-30	
Ice Storm	3	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	39	3	0	3	4	0	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	7	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	338	49	16	52	2	0	1955 to 2026-06-30	Includes 33 High Wind and 48 Strong Wind records.
Tornado	11	1	0	1	1	0	1950 to 2026-06-30	
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	245	55	8	59	3	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
2026-01-28	Cold/Wind Chill		damage not reported	0, 0	NWS zone NYZ039 (SOUTHERN FULTON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2018-06-30	Heat		damage not reported	0, 0	NWS zone NYZ039 (SOUTHERN FULTON), zone-level		B1-c worst recorded: Excessive Heat, Heat
2016-08-13	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$1,000,000 property; \$0 crops (2016 dollars)	0, 8	CANADA LAKE		deaths or injuries recorded
2014-07-03	Lightning		\$35,000 property; \$0 crops (2014 dollars)	0, 0	GLOVERSVILLE		B1-c worst recorded: Lightning
2014-05-22	Hail	2.75 in	damage not reported	0, 0	HILL CORNERS		B1-c worst recorded: Hail
2011-08-28	Tropical Storm		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NYZ039 (SOUTHERN FULTON), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-05-08	High Wind	61 kt (70 mph) estimated gust	\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone NYZ082 (NORTHERN FULTON), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-05-01	Thunderstorm Wind	75 kt (86 mph) estimated sustained	\$5,000 property; crops not reported (2003 dollars)	0, 0	JOHNSTOWN		B1-c worst recorded: Thunderstorm Wind
2002-07-09	Lightning		damage not reported	0, 2	CAROGA LAKE		deaths or injuries recorded
1998-05-29	Thunderstorm Wind	speed not recorded	\$30,000 property; crops not reported (1998 dollars)	0, 2	JOHNSTOWN		deaths or injuries recorded
1996-11-09	Flash Flood		\$400,000 property; crops not reported (1996 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1986-08-23	Tornado	F1, 0.2 mi path length (whole path, pre-1996), 10 yd wide	\$25,000 property; crops not recorded (1986 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (839 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
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	4.41	event-days per year	about 4.41 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	84.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	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 1 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.00152	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.152%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.36	events per year	about 2.36 per year	Highly likely	FEMA annualized frequency (modeled)	89.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.44	event-days per year	about 1.44 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	23.8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0322	events per year	about 1 in 31 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	0.645	event-days per year	about 0.645 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	44	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.14	event-days per year	about 1.14 days per year	Likely	Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%)	32	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.275	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	24.5	days per year with a strike	about 24.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.22	events per year	about 1.22 per year	Highly likely	FEMA annualized frequency (modeled)	47	1986 to 2023 (38 years)	countywide	
Tornado	0.111	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000122	annual probability at a location	chance a given location in the county burns in a year: 0.0122%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	22.1	event-days per year	about 22.1 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	423	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	30	30	1
Hail	2.00 in+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	130	30	4.33
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	39	30	1.3
Tornado	EF0-1	1996 to 2025	5	30	0.167
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	3 of 17	6.5	6.6	7.0	Very Low 3, Not Applicable 14
Cold Wave	17 of 17	55.2	62.5	75.3	Relatively Moderate 17
Drought	0 of 17				No Rating 17
Earthquake	17 of 17	32.0	46.8	60.5	Relatively Low 12, Very Low 5
Hail	17 of 17	44.2	50.9	63.1	Relatively Low 17
Heat Wave	17 of 17	2.5	10.5	17.3	Relatively Low 1, Very Low 16
Hurricane	17 of 17	54.0	56.9	64.2	Relatively Low 17
Ice Storm	17 of 17	54.7	65.6	79.2	Relatively Moderate 6, Relatively Low 11
Inland Flooding	17 of 17	10.7	62.0	90.9	Relatively High 1, Relatively Moderate 11, Relatively Low 4, Very Low 1
Landslide	17 of 17	13.0	49.6	89.2	Relatively Low 4, Very Low 13
Lightning	17 of 17	39.4	50.8	67.8	Relatively Moderate 10, Relatively Low 7
Strong Wind	17 of 17	61.7	71.9	82.5	Relatively High 1, Relatively Moderate 16
Tornado	17 of 17	40.4	47.0	55.3	Relatively Moderate 2, Relatively Low 15
Wildfire	17 of 17	20.8	57.5	74.0	Relatively Low 5, Very Low 12
Winter Weather	17 of 17	62.4	68.1	80.4	Relatively High 1, Relatively Moderate 16

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Fulton County	County	Approved, expires 2027-01-26		\$415,569.74	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$162,283.15 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY).
Broadalbin village	Village	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$5,724.69	25 total; 2 since its plan	
Dolgeville village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 1; any 5	no Public Assistance recorded	2 total; 0 since its plan	Also approved under plan 104832 (Fulton County 2021, expires 2027-01-26). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Herkimer County; none of its repeat-flood properties are in this county.
Gloversville city	City	Approved, expires 2027-01-26	FMA RL 0, SRL 1; any 5	\$273,756.92	42 total; 2 since its plan	
Johnstown city	City	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$48,012.99	42 total; no approved plan	
Mayfield village	Village	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$4,895.89	26 total; 3 since its plan	
Northville village	Village	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$7,737.80	13 total; 1 since its plan	
Bleecker town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$49,229.53	6 total; 1 since its plan	
Broadalbin town	Town	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$19,656.01	25 total; no approved plan	
Caroga town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$137,450.07	0 total; 0 since its plan	
Ephratah town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 1 since its plan	
Johnstown town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$92,864.16	42 total; 2 since its plan	
Mayfield town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$438,695.42	26 total; 3 since its plan	
Northampton town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$63,007.92	1 total; 0 since its plan	
Oppenheim town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; 0 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
Perth town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; 1 since its plan	
Stratford town	Town	Plan 104832 approved 2022-01-27, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,104,393.20	17 total; no approved 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 2022-01-27 <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	\$19					building exposure is 0 in NRI
Cold Wave	\$12,434,901,605	\$13,226,472	53,276	\$403	\$1,272	\$1,411,401	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$21,744,835,160	n/a	53,324	\$377,516	n/a	\$59,842	0.00174%				
Hail	\$12,434,901,605	\$13,226,472	53,276	\$7,439	\$6,333	\$118,856	under 0.0001%				
Heat Wave	\$12,434,901,605	\$13,226,472	53,276	under \$1	\$1,708	\$121,803	under 0.0001%				
Hurricane	\$12,434,901,605	\$13,224,053	53,276	\$330,354	\$9,857	\$15,563	0.00266%				
Ice Storm	\$12,429,677,708	n/a	53,237	\$133,823	n/a	\$20,366	0.00108%				

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 2022-01-27 <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	\$12,405,209,105	\$100,363	1,723	\$12,026,651	\$451	\$21,690	n/a (see note)	\$41,000			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	\$217,118,172	n/a	814	\$181	n/a	\$865	under 0.0001%				
Lightning	\$12,434,901,605	n/a	53,276	\$9,261	n/a	\$195,714	under 0.0001%	\$10,000			
Strong Wind	\$12,434,901,605	\$13,226,472	53,276	\$283,611	\$399	\$357,378	0.00228%	\$3,000	\$0		
Tornado	\$12,434,901,605	\$13,226,472	53,276	\$298,011	\$116	\$619,836	0.0024%				
Wildfire	\$1,244,488,274	\$3,887,378	9,368	\$11,292	\$4	\$1,733	0.000907%				
Winter Weather	\$12,434,901,605	\$13,226,472	53,276	\$11,061	\$2	\$85,639	under 0.0001%		\$0		

Totals since 2022-01-27 (Storm Events through 2026-06-30): 35 county-coded records, 7 with a damage value recorded (including \$0), \$54,000; 102 zone-level records, 11 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	53,276
Building value (total, not at risk)	\$12,434,901,605
Agriculture value (total, not at risk)	\$13,226,472
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$13,509,744
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)	\$3,030,706
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	0

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	0	1	9	0	9	0	3
of which: Gloversville city	0	1	5	0	5	0	2
of which: Johnstown city	0	0	4	0	4	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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Broadalbin village	361482	0	0	0	0	0	0	0	
Dolgeville village	360301	0	1	5	1	5	0	0	Whole community, including the part in Herkimer County; none of its repeat-flood properties are in this county.
Gloversville city	360275	0	1	5	0	5	0	2	
Johnstown city	360276	0	0	4	0	4	0	1	
Mayfield village	361483	0	0	0	0	0	0	0	
Northville village	361484	0	0	0	0	0	0	0	
Bleecker town	361127	0	0	0	0	0	0	0	
Broadalbin town	361128	0	0	0	0	0	0	0	
Caroga town	361129	0	0	0	0	0	0	0	
Ephratah town	361399	0	0	0	0	0	0	0	
Johnstown town	361131	0	0	0	0	0	0	0	
Mayfield town	361132	0	0	0	0	0	0	0	
Northampton town	361400	0	0	0	0	0	0	0	
Oppenheim town	361134	0	0	0	0	0	0	0	
Perth town	361135	0	0	0	0	0	0	0	
Stratford town	361136	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	0	1	7	0	7	0	3
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 9 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)
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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).

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Cite this: Hazard Plain (2026). Fulton County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36035). Automated baseline. <https://hazardplain.org/ny/36035/> 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