

Herkimer County, NY

Risk-assessment baseline packet

County FIPS: 36043 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2029-06-25. Plan: Herkimer County 2024 (FEMA plan 109697), approved 2024-06-26.

Since the plan was approved on 2024-06-26: no new federal declaration.

NOAA Storm Events records since that date: 149 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$18,338,051 a year), Tornado (\$808,161) and Cold Wave (\$635,208).

Repetitive-loss flood properties now: FMA RL 0, SRL 3 (44 CFR 77.2); any definition: 51.

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; 36043 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:	Approved, expires 2029-06-25	Plan:	Herkimer County 2024 (FEMA plan 109697)
Approved:	2024-06-26	Days to expiry:	999
What changed since your last plan (approved 2024-06-26)			
New federal declarations:	none	Storm Events records since approval:	149 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 3 (44 CFR 77.2); any definition: 51	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: 19 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
Herkimer County	County	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Cold Brook village	Village	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
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.
Herkimer village	Village	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Ilion village	Village	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Little Falls city	City	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Newport village	Village	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		this jurisdiction approved 2026-01-29
Poland village	Village	Plan 109697 approved 2024-06-26, pending adoption here; not yet eligible	Herkimer County 2024 (FEMA plan 109697), pending adoption here	2024-06-26 by FEMA; not yet adopted here	2029-06-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Columbia town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Frankfort town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
German Flatts town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Herkimer town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Litchfield town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Little Falls town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Manheim town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Norway town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Salisbury town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		
Schuyler town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		this jurisdiction approved 2025-01-21
Stark town	Town	Approved, expires 2029-06-25	Herkimer County 2024 (FEMA plan 109697)	2024-06-26	2029-06-25	999		

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	\$17,716,352	\$119	\$621,580	\$18,338,051	259	
2	Tornado	Relatively Low	Relatively Low	\$230,314	\$465	\$577,382	\$808,161	6	
3	Cold Wave	Relatively Low	Relatively Low	\$556	\$5,052	\$629,599	\$635,208	96	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).
4	Earthquake	Very Low	Relatively Low	\$264,951	n/a	\$35,525	\$300,476		Storm Events does not record earthquakes.
5	Hurricane	Relatively Low	Relatively Low	\$222,143	\$35,874	\$10,800	\$268,817	1	
6	Strong Wind	Relatively Low	Relatively Low	\$133,432	\$1,370	\$118,933	\$253,734	589	Includes 47 High Wind and 69 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Lightning	Relatively Low	Relatively Low	\$7,765	n/a	\$241,864	\$249,629	11	
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$150,616	n/a	\$30,659	\$181,275	5	
9	Heat Wave	Very Low	Very Low	under \$1	\$7,159	\$155,241	\$162,400	40	
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$38,097	\$4	\$115,822	\$153,922	347	
11	Hail	Very Low	Very Low	\$8,347	\$14,384	\$47,640	\$70,370	91	
12	Landslide	Relatively Low	Relatively Low	\$6,540	n/a	\$5,870	\$12,411	5	

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	Wildfire	Very Low	Very Low	\$9,969	\$11	\$1,227	\$11,207	1	
14	Avalanche	Very Low	Very Low	under \$1	n/a	\$91	\$91	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	6	

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.

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 115.02 (Very Low, 14.1)
Earthquake	tract 115.02 (Relatively Low, 69.1); tract 101 (Relatively Low, 45.5); tract 112 (Relatively Low, 42.8)
Hurricane	tract 101 (Relatively Low, 62.4); tract 109 (Relatively Low, 59.8); tract 114 (Relatively Low, 58.6)
Landslide	tract 115.02 (Relatively Moderate, 97.5); tract 101 (Relatively Low, 91.7); tract 109 (Relatively Low, 91.2)
Tornado	tract 101 (Relatively Moderate, 56.5); tract 112 (Relatively Low, 51.6); tract 103 (Relatively Low, 49.9)
Wildfire	tract 110.02 (Relatively Low, 73.4); tract 114 (Relatively Low, 72.2); tract 109 (Very Low, 68.2)

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 115.02 is Census Tract 115.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	71 records, 1996 to 2026 (71 zone-level)	1 day to 6 days (median 2 days); 54 with a recorded value	6 consecutive days, 2026-01-28 to 2026-02-02, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed). 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).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	6 records, 1999 to 2020 (6 zone-level)	30 days to 48 days (median 36.5 days); 4 with a recorded value	48 days (about 1.6 months), 2020-10-01 to 2020-11-17, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	100 records, 1970 to 2024	0.75 in to 2 in (median 1 in); 100 with a recorded value	2 in hail, 2011-06-09; same size also recorded on 2001-08-09, 2011-06-08		Event records naming jurisdictions in the plan: Poland village (5 records), Frankfort town (4 records), Herkimer town (3 records), Herkimer village (3 records), Little Falls city (3 records), Little Falls town (3 records), Newport village (3 records), Cold Brook village (2 records), Dolgeville village (2 records), Ilion village (2 records); and 2 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Excessive Heat, Heat	heat index (in event narratives)	40 records, 1998 to 2025 (40 zone-level)	1 day to 6 days (median 1 day); 29 with a recorded value	6 consecutive days, 2018-06-30 to 2018-07-05, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). 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 NYZ032		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 2007 to 2025 (5 zone-level)		No damage reported in 5 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	259 records, 1996 to 2026 (35 zone-level)		Flood, 1996-01-19, \$3,000,000 property; crops not reported (1996 dollars); NWS zone NYZ038		Event records naming jurisdictions in the plan: Dolgeville village (17 records), Little Falls city (16 records), Little Falls town (16 records), Ilion village (15 records), Newport village (14 records), Frankfort town (9 records), Herkimer town (9 records), Herkimer village (9 records), Poland village (7 records), Cold Brook village (1 record); and 2 more jurisdictions (see the Excel file). Zone-level records (35) 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)	5 records, 2014 to 2023		Debris Flow, 2023-08-04, \$5,000 property; \$0 crops (2023 dollars)		No event record names a jurisdiction in the plan.	Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	11 records, 1996 to 2023		Lightning, 1997-07-15, \$70,000 property; crops not reported (1997 dollars)		Event records naming jurisdictions in the plan: Herkimer town (4 records), Herkimer village (4 records), Dolgeville village (1 record), Frankfort town (1 record), Salisbury town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	116 records, 1996 to 2026 (116 zone-level)	29 kt (33 mph) to 73 kt (84 mph) (median 43 kt (49 mph)); 106 with a recorded value	73 kt (84 mph) measured sustained, High Wind, 2006-02-17; NWS zone NYZ038	High Wind, 2000-12-12, \$60,000 property; crops not reported, reported for the zone (2000 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	560 records, 1961 to 2026	40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 426 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2020-05-15; same speed and measurement basis also recorded on 2014-07-03	Thunderstorm Wind, 1995-07-15, \$10,000,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Dolgeville village (30 records), Little Falls city (28 records), Little Falls town (28 records), Poland village (22 records), Newport village (16 records), Frankfort town (15 records), Herkimer town (15 records), Herkimer village (15 records), Ilion village (15 records), Salisbury town (9 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	11 records, 1970 to 2024	F/EF0 to F/EF1 (median F/EF1); 10 with a recorded value	F1 tornado, 1990-08-28, 2 mi path length (whole path, pre-1996), 57 yd wide, \$2,500,000 property; crops not recorded (1990 dollars), 3 direct injuries		Event records naming jurisdictions in the plan: Herkimer town (1 record), Herkimer village (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	1 record, 2002 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	347 records, 1996 to 2026 (347 zone-level)		Winter Storm, 1997-03-31, \$200,000 property; crops not reported (1997 dollars); NWS zone NYZ038		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 25 declarations covering 17 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	\$130,879.79	
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	\$21,246,558.45	
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$341,819.95	
2014-07-08	2014-05-13	DR-4180-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$838,677.96	
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$18,804,013.11	
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	\$253,705.37	
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
2011-08-31	2011-08-26	DR-4020-NY	Major disaster	Hurricane Irene	Hurricane	\$339,105.76	
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	\$1,205,544.90	
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$760,670.93	
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,631,318.49	
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	
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$218,791.21	
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	no Public Assistance recorded	
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$433,383.28	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$7,827	
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	\$2,453,872.30	
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	
1996-01-24	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	
1976-07-21	1976-07-21	DR-515-NY	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1974-07-23	1974-07-23	DR-447-NY	Major disaster	Severe Storms & Flooding	Inland Flooding	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.

Public Assistance filed under this county for declarations that do not list it: 3 rows, \$10,897.10

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1589-NY	2005-04-19	Severe Storms and Flooding	Plainfield, Town of	\$4,770.25
DR-1467-NY	2003-05-12	Ice Storm	Plainfield, Town of	\$2,759.51
DR-1467-NY	2003-05-12	Ice Storm	Exeter, Town of	\$3,367.34

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

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	96	13	0	21	0	0	1996 to 2026-06-30	Includes 25 Frost/Freeze records.
Drought	6	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	100	1	6	10	0	0	1955 to 2026-06-30	
Heat Wave	40	6	5	12	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	3	0	1996 to 2026-06-30	
Ice Storm	5	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	259	14	11	30	11	0	1996 to 2026-06-30	
Landslide	5	0	1	4	0	0	1996 to 2026-06-30	
Lightning	11	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	676	77	30	139	2	0	1955 to 2026-06-30	Includes 47 High Wind and 69 Strong Wind records.
Tornado	11	2	1	3	1	0	1950 to 2026-06-30	
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	347	35	12	78	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 NYZ038 (SOUTHERN HERKIMER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2020-05-15	Thunderstorm Wind	87 kt (100 mph) estimated gust	damage not reported	0, 0	GRAVESVILLE to BULL HILL		B1-c worst recorded: Thunderstorm Wind
2019-10-31	Flash Flood		\$25,000 property; \$0 crops (2019 dollars)	1, 0	NORWAY		deaths or injuries recorded
2018-06-30	Heat		damage not reported	0, 0	NWS zone NYZ038 (SOUTHERN HERKIMER), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-08-28	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NYZ032 (NORTHERN HERKIMER), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-06-09	Hail	2 in	property not reported; \$0 crops (2011 dollars)	0, 0	WEST WINFIELD		B1-c worst recorded: Hail
2006-02-17	High Wind	73 kt (84 mph) measured sustained	damage not reported	0, 0	NWS zone NYZ038 (SOUTHERN HERKIMER), zone-level		B1-c worst recorded: High Wind and Strong Wind
1997-07-15	Lightning		\$70,000 property; crops not reported (1997 dollars)	0, 0	HERKIMER		B1-c worst recorded: Lightning
1997-03-31	Winter Storm		\$200,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone NYZ038 (SOUTHERN HERKIMER), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1996-01-19	Flood		\$3,000,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone NYZ038 (SOUTHERN HERKIMER), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1990-08-28	Tornado	F1, 2 mi path length (whole path, pre-1996), 57 yd wide	\$2,500,000 property; crops not recorded (1990 dollars)	0, 3	location not recorded		deaths or injuries recorded
1970-06-18	Tornado	no rating recorded, 2.3 mi path length (whole path, pre-1996), 33 yd wide	\$250,000 property; crops not recorded (1970 dollars)	1, 1	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,558 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	5.26	event-days per year	about 5.26 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	100	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely (from Storm Events: 3 of 30 years)	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	0.00178	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.178%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.69	events per year	about 1.69 per year	Highly likely	FEMA annualized frequency (modeled)	63.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.59	event-days per year	about 1.59 days per year	Likely (from Storm Events: 15 of 30 years)	event-days in 15 of 30 years, 1996 to 2025 (50%)	27.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0139	events per year	about 1 in 72 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	0.442	event-days per year	about 0.442 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	30	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.5	event-days per year	about 3.5 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	98	1996 to 2023 (28 years)	see B1-f	
Landslide	1.35	events per year (modeled)	about 1.35 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>								
Lightning	25.5	days per year with a strike	about 25.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.08	events per year	about 1.08 per year	Highly likely	FEMA annualized frequency (modeled)	42	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	0.0000456	annual probability at a location	chance a given location in the county burns in a year: 0.00456%	Possible (from Storm Events: 1 of 30 years)	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	29.5	event-days per year	about 29.5 days per year	Highly likely (from Storm Events: 30 of 30 years)	event-days in 30 of 30 years, 1996 to 2025 (100%)	561	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.

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	51	30	1.7
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	397	30	13.2
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	14	30	0.467
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	55	30	1.83
Tornado	EF0-1	1996 to 2025	6	30	0.2
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	1 of 20	14.1	14.1	14.1	Very Low 1, Not Applicable 19
Cold Wave	20 of 20	28.0	39.3	55.4	Relatively Moderate 3, Relatively Low 17
Drought	0 of 20				No Rating 20
Earthquake	20 of 20	15.5	29.3	69.1	Relatively Low 3, Very Low 17
Hail	20 of 20	23.7	35.2	58.5	Relatively Low 9, Very Low 11
Heat Wave	20 of 20	2.2	10.8	26.5	Relatively Low 4, Very Low 16
Hurricane	20 of 20	47.6	53.4	62.4	Relatively Low 15, Very Low 5
Ice Storm	20 of 20	35.4	68.1	82.6	Relatively Moderate 9, Relatively Low 11
Inland Flooding	20 of 20	23.6	66.4	96.2	Very High 1, Relatively High 5, Relatively Moderate 7, Relatively Low 7
Landslide	20 of 20	16.4	79.5	97.5	Relatively Moderate 1, Relatively Low 7, Very Low 12
Lightning	20 of 20	27.7	53.3	75.8	Relatively Moderate 11, Relatively Low 9

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	20 of 20	23.6	42.4	63.2	Relatively Moderate 2, Relatively Low 18
Tornado	20 of 20	29.3	42.1	56.5	Relatively Moderate 1, Relatively Low 18, Very Low 1
Wildfire	20 of 20	32.3	53.8	73.4	Relatively Low 2, Very Low 18
Winter Weather	20 of 20	57.0	76.2	88.9	Relatively High 8, Relatively Moderate 12

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
Herkimer County	County	Approved, expires 2029-06-25		\$2,111,914.38	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$7,827 for declarations not counted as hazard incidents (DR-1391-NY).
Cold Brook village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$97,290.51	10 total; 0 since its plan	
Dolgeville village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 1; any 5	\$11,273,201.61	50 total; 3 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.
Herkimer village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$3,518,112.11	32 total; 0 since its plan	
Ilion village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 24	\$566,997.23	32 total; 4 since its plan	
Little Falls city	City	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 3	\$2,042,906.86	47 total; 1 since its plan	
Newport village	Village	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 2	\$39,379.90	33 total; 2 since its plan	
Poland village	Village	Plan 109697 approved 2024-06-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,568.75	34 total; no approved plan	
Columbia town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$33,559.86	0 total; 0 since its plan	
Frankfort town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$694,705.39	29 total; 1 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
German Flatts town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$1,766,126.11	1 total; 0 since its plan	
Herkimer town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$1,750,732.43	32 total; 0 since its plan	
Litchfield town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 1	\$132,965.58	0 total; 0 since its plan	
Little Falls town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$174,365.23	47 total; 1 since its plan	
Manheim town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 1	\$636,500.19	0 total; 0 since its plan	
Norway town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$869,567.66	9 total; 1 since its plan	
Salisbury town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$3,710,151.57	12 total; 0 since its plan	
Schuyler town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 0	\$498,301.04	2 total; 0 since its plan	
Stark town	Town	Approved, expires 2029-06-25	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	0 total; 0 since its plan	

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

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 modeled dollars	Agriculture exposure modeled dollars	Population exposed people	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL as % of exposure buildings; agriculture where noted	Storm Events damage since 2024-06-26 county-coded records, property plus crops, nominal dollars	Zone-level damage since plan property plus crops, reported for the zone	Public Assistance since plan nominal dollars; see note	Note
Avalanche	\$276,997	n/a	under 1	under \$1	n/a	\$91	under 0.0001%				
Cold Wave	\$15,030,839,982	\$74,623,422	60,103	\$556	\$5,052	\$629,599	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$26,200,066,697	n/a	60,139	\$264,951	n/a	\$35,525	0.00101%				
Hail	\$15,030,839,982	\$74,623,422	60,103	\$8,347	\$14,384	\$47,640	under 0.0001%				
Heat Wave	\$15,030,839,982	\$74,623,422	60,103	under \$1	\$7,159	\$155,241	under 0.0001%				
Hurricane	\$15,026,873,322	\$74,204,279	60,091	\$222,143	\$35,874	\$10,800	0.00148%				
Ice Storm	\$15,027,534,711	n/a	60,098	\$150,616	n/a	\$30,659	0.001%				
Inland Flooding	\$14,973,595,395	\$780,735	3,295	\$17,716,352	\$119	\$621,580	n/a (see note)	\$584,000			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	\$600,692,781	n/a	2,288	\$6,540	n/a	\$5,870	0.00109%				
Lightning	\$15,030,839,982	n/a	60,103	\$7,765	n/a	\$241,864	under 0.0001%				
Strong Wind	\$15,030,839,982	\$74,623,422	60,103	\$133,432	\$1,370	\$118,933	0.000888%	\$3,000			
Tornado	\$15,030,839,982	\$74,623,422	60,103	\$230,314	\$465	\$577,382	0.00153%				

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 2024-06-26 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$4,470,856,673	\$32,200,661	20,852	\$9,969	\$11	\$1,227	0.000223%				
Winter Weather	\$15,030,839,982	\$74,623,422	60,103	\$38,097	\$4	\$115,822	0.000253%		\$0		

Totals since 2024-06-26 (Storm Events through 2026-06-30): 72 county-coded records, 18 with a damage value recorded (including \$0), \$587,000; 77 zone-level records, 1 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	60,103
Building value (total, not at risk)	\$15,030,839,982
Agriculture value (total, not at risk)	\$74,623,422
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,853,520
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)	\$2,592,233
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	51	Severe repetitive loss, NFIP insurance definition	2

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	3	51	2	51	0	13
of which: Dolgeville village	0	1	5	1	5	0	0
of which: Frankfort village (community ID not in plan data)	0	0	1	0	1	0	1
of which: Ilion village	0	0	24	0	24	0	6
of which: Litchfield town	0	0	1	0	1	0	1
of which: Little Falls city	0	0	3	0	3	0	2
of which: Manheim town	0	0	1	0	1	0	0
of which: Middleville village (community ID not in plan data)	0	1	4	1	4	0	1
of which: Mohawk village (community ID not in plan data)	0	1	5	0	5	0	0
of which: Newport village	0	0	2	0	2	0	1
of which: Stark town	0	0	2	0	2	0	0
of which: Newport town (community ID not in plan data)	0	0	1	0	1	0	0
of which: Russia town (community ID not in plan data)	0	0	2	0	2	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>
Cold Brook village	360298	0	0	0	0	0	0	0
Dolgeville village	360301	0	1	5	1	5	0	0
Herkimer village	360307	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>
Ilion village	360308	0	0	24	0	24	0	6
Little Falls city	360310	0	0	3	0	3	0	2
Newport village	360315	0	0	2	0	2	0	1
Poland village	360316	0	0	0	0	0	0	0
Columbia town	360299	0	0	0	0	0	0	0
Frankfort town	360303	0	0	0	0	0	0	0
German Flatts town	360305	0	0	0	0	0	0	0
Herkimer town	360306	0	0	0	0	0	0	0
Litchfield town	360309	0	0	1	0	1	0	1
Little Falls town	360311	0	0	0	0	0	0	0
Manheim town	360312	0	0	1	0	1	0	0
Norway town	361110	0	0	0	0	0	0	0
Salisbury town	360317	0	0	0	0	0	0	0
Schuyler town	360318	0	0	0	0	0	0	0
Stark town	360319	0	0	2	0	2	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	3	42	2	42	0	12
2 to 4 unit residential	0	0	6	0	6	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	3	0	3	0	1
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 51 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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)
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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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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). Herkimer County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36043). Automated baseline. <https://hazardplain.org/ny/36043/> 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.