

Jefferson County, NY

Risk-assessment baseline packet

County FIPS: 36045 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 2030-10-16. Plan: Jefferson County 2025 (FEMA plan 109883), approved 2025-10-17.

Since the plan was approved on 2025-10-17: no new hazard declaration and 22 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 (\$19,434,773 a year), Cold Wave (\$1,833,900) and Strong Wind (\$1,350,446).

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; 36045 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 2030-10-16	Plan:	Jefferson County 2025 (FEMA plan 109883)
Approved:	2025-10-17	Days to expiry:	1,477
What changed since your last plan (approved 2025-10-17)			
New federal declarations:	none	Storm Events records since approval:	22 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 15	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: 41 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

State plan status and tribal plans in this state: see the state page.

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Jefferson County	County	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-12-15
Adams village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Alexandria Bay village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Antwerp village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Black River village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-12-04
Brownville village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Cape Vincent village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Carthage village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Chaumont village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Clayton village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-23
Deferiet village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Dexter village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Evans Mills village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-11-19
Glen Park village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Mannsville village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Philadelphia village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-12-09
Sackets Harbor village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Theresa village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Watertown city	City	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
West Carthage village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-20
Adams town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Alexandria town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-20
Antwerp town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-11-19
Brownville town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Champion town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Clayton town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-12-01
Ellisburg town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-11-10
Henderson town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-11-10
Hounsfield town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Le Ray town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Lorraine town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-29
Lyme town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Orleans town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Pamelia town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Philadelphia town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Rodman town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-11-24
Rutland town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2026-01-22
Theresa town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-20
Watertown town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	this jurisdiction approved 2025-10-24
Wilna town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	
Worth town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,477	

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	\$19,349,904	\$9,552	\$75,317	\$19,434,773	34	
2	Cold Wave	Relatively Low	Relatively Moderate	\$1,301	\$2,730	\$1,829,869	\$1,833,900	38	Includes 21 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Strong Wind	Relatively Moderate	Relatively Moderate	\$840,720	\$32,073	\$477,652	\$1,350,446	296	Includes 59 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Earthquake	Relatively Low	Relatively Low	\$786,241	n/a	\$165,870	\$952,111		Storm Events does not record earthquakes.
5	Winter Weather	Relatively High	Relatively High	\$30,348	\$256	\$587,061	\$617,664	219	
6	Ice Storm	Relatively Moderate	Relatively High	\$472,931	n/a	\$28,780	\$501,711	5	
7	Tornado	Relatively Low	Relatively Low	\$141,922	\$338	\$342,265	\$484,525	2	
8	Lightning	Relatively Low	Relatively Low	\$12,519	n/a	\$209,955	\$222,475	2	
9	Heat Wave	Very Low	Very Low	under \$1	\$12,065	\$167,384	\$179,449	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Hurricane	Very Low	Very Low	\$82,354	\$25,119	\$3,337	\$110,810	0	Declared 2 times; no Storm Events record of this type.
11	Hail	Very Low	Very Low	\$5,878	\$13,557	\$4,267	\$23,702	24	

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
12	Wildfire	Very Low	Very Low	\$12,352	\$17	\$1,213	\$13,582	1	
13	Landslide	Very Low	Very Low	\$358	n/a	\$915	\$1,273	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Coastal Flooding	Very Low	Very Low	under \$1	n/a	under \$1	under \$1	7	
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	2	
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche 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.

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 615 (Relatively Low, 66.5); tract 621 (Relatively Low, 66.4); tract 619 (Relatively Low, 65.8)
Hurricane	tract 603.01 (Relatively Low, 57.8); tract 602.02 (Relatively Low, 53.6); tract 603.02 (Very Low, 48.7)
Landslide	tract 607 (Relatively Low, 89.5); tract 624 (Relatively Low, 88.3); tract 625 (Relatively Low, 82.5)
Tornado	tract 624 (Relatively Low, 40.0); tract 625 (Relatively Low, 34.7); tract 618.02 (Relatively Low, 33.8)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 624 (Very Low, 68.0); tract 605 (Very Low, 65.9); tract 607 (Very Low, 63.3)

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 615 is Census Tract 615). 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
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	7 records, 2017 (7 zone- level)		No damage reported in 7 records.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	17 records, 2011 to 2026 (17 zone-level)	1 day to 2 days (median 1.5 days); 16 with a recorded value	2 consecutive days, 2026-02-07 to 2026-02-08, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	21 records, 2008 to 2026 (21 zone-level)		Frost/Freeze, 2010-05-11, \$15,000 crop damage (2010 dollars); NWS zone NYZ007		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 2016 (2 zone- level)	44 days; 1 with a recorded value	44 days (about 1.4 months), 2016-08-18 to 2016-09-30, 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)	27 records, 1968 to 2026	0.75 in to 1.75 in (median 1 in); 27 with a recorded value	1.75 in hail, 2018-08-15; same size also recorded on 1992-07-20, 2010-07-21	Hail, 2010-07-21, \$15,000 property; \$0 crops (2010 dollars)	Event records naming jurisdictions in the plan: Watertown city (4 records), Watertown town (4 records), Sackets Harbor village (3 records), Clayton town (2 records), Clayton village (2 records), Henderson town (2 records), Adams town (1 record), Adams village (1 record), Black River village (1 record), Chaumont village (1 record); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1998 to 2025 (5 zone-level)		Ice Storm, 1998-01-08, \$10,000,000 property; crops not reported (1998 dollars); NWS zone NYZ007		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)	34 records, 1996 to 2024 (11 zone-level)		Flood, 2019-06-01, \$1,500,000 property; \$0 crops (2019 dollars)		Event records naming jurisdictions in the plan: Watertown city (6 records), Watertown town (6 records), Dexter village (2 records), Glen Park village (2 records), Philadelphia town (2 records), Philadelphia village (2 records), Adams town (1 record), Adams village (1 record), Antwerp town (1 record), Antwerp village (1 record); and 8 more jurisdictions (see the Excel file). Zone-level records (11) 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)	2 records, 2016 to 2023		Lightning, 2023-07-24, \$500 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Champion town (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)	60 records, 1996 to 2025 (60 zone-level)	35 kt (40 mph) to 69 kt (79 mph) (median 51 kt (59 mph)); 55 with a recorded value	69 kt (79 mph) measured gust, High Wind, 2024-01-09; NWS zone NYZ007	High Wind, 2009-12-09, \$100,000,000 property; \$0 crops (zone total, 2009 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	292 records, 1958 to 2026	50 kt (58 mph) to 70 kt (81 mph) (median 50 kt (58 mph)); 228 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2024-07-16, 1 direct injury; same speed and measurement basis also recorded on 2024-07-16	Thunderstorm Wind, 1995-07-15, \$15,000,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Watertown city (34 records), Watertown town (34 records), Adams town (18 records), Adams village (18 records), Sackets Harbor village (13 records), Antwerp town (10 records), Antwerp village (10 records), Carthage village (9 records), Clayton town (8 records), Clayton village (8 records); and 21 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	4 records, 1959 to 2024	F/EF0 to F/EF1 (median F/EF1); 3 with a recorded value	F1 tornado, 1983-08-28, 6 mi path length (whole path, pre-1996), 300 yd wide, \$2,500,000 property; crops not recorded (1983 dollars), 1 direct injury		No event record names a jurisdiction in the plan.	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).
Tsunami	none (count and damage only)	0					

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, 2012 (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)	219 records, 1996 to 2026 (219 zone- level)		Heavy Snow, 2001-12-27, \$2,000,000 property; crops not reported (2001 dollars); NWS zone NYZ007		Countywide (zone-level records).	

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

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

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: 21 declarations covering 13 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-24	2024-08-08	DR-4825-NY	Major disaster	Remnants of Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding	\$12,146,038.53	within last 5 years	
2022-11-20	2022-11-18	EM-3589-NY	Emergency	Severe Winter Storm and Snowstorm	Winter Weather	no Public Assistance recorded	within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$28,663,283.64		
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	\$2,157,416.13		
2017-11-14	2017-05-02	DR-4348-NY	Major disaster	Flooding	Inland Flooding	\$3,335,803.35		
2014-12-22	2014-11-17	DR-4204-NY	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Winter Weather (primary); also designated: Inland Flooding	\$333,385.74		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
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	Flags	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		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$4,540.55		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$4,768.62		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded		
1999-01-15	1999-01-01	EM-3136-NY	Emergency	Snow	Winter Weather	\$196,880.10		
1998-01-06	1998-01-05	DR-1196-NY	Major disaster	Severe Storms and Flooding	Winter Weather (primary); also designated: Inland Flooding	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		
1991-03-21	1990-03-03	DR-898-NY	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
1977-02-05	1977-02-05	DR-527-NY	Major disaster	Snowstorms	Winter Weather	no Public Assistance recorded		
1977-01-29	1977-01-29	EM-3027-NY	Emergency	Snowstorms	Winter Weather	no Public Assistance recorded		same incident as DR-527
1973-03-21	1973-03-21	DR-367-NY	Major disaster	High Winds, Wave Action & Flooding	Inland Flooding (primary); also designated: Coastal 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, \$15,143.15

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1993-NY	2011-06-10	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Denmark, Town of	\$2,743.72
EM-3273-NY	2007-02-23	Record Snow and Near Record Snow	Denmark, Town of	\$6,877.43
EM-3195-NY	2004-03-03	Snow	Denmark, Town of	\$5,522

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
Coastal Flooding	7	0	0	0	1	0	1996 to 2026-06-30	
Cold Wave	38	4	0	14	0	0	1996 to 2026-06-30	Includes 21 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	27	2	0	2	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Ice Storm	5	0	1	1	0	0	1996 to 2026-06-30	
Inland Flooding	34	0	0	5	7	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	2	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	352	6	32	80	1	0	1955 to 2026-06-30	Includes 59 High Wind and 1 Strong Wind records.
Tornado	4	0	0	1	0	0	1950 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	219	10	12	41	7	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
2026-02-07	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2024-07-16	Thunderstorm Wind	70 kt (81 mph) estimated gust	property not reported; \$0 crops (2024 dollars)	0, 1	SACKETS HARBOR	within last 5 years	deaths or injuries recorded
2024-01-09	High Wind	69 kt (79 mph) measured gust	\$25,000 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2023-07-24	Lightning		\$500 property; \$0 crops (2023 dollars)	0, 0	CHAMPION	within last 5 years	B1-c worst recorded: Lightning
2019-06-01	Flood		\$1,500,000 property; \$0 crops (2019 dollars)	0, 0	WOODVILLE to HENDERSON HARBOR		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-08-15	Hail	1.75 in	\$10,000 property; \$0 crops (2018 dollars)	0, 0	FINEVIEW		B1-c worst recorded: Hail
2018-04-04	High Wind	59 kt (68 mph) measured gust	\$15,000 property; \$0 crops (zone total, 2018 dollars)	1, 0	NWS zone NYZ007 (JEFFERSON), zone-level		deaths or injuries recorded
2011-04-28	Flood		\$250,000 property; \$0 crops (2011 dollars)	1, 0	DEXTER to LIMERICK		deaths or injuries recorded
2010-05-11	Frost/Freeze		\$0 property; \$15,000 crops (zone total, 2010 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level		B1-c worst recorded: Frost/Freeze
2001-12-27	Heavy Snow		\$2,000,000 property; crops not reported (zone total, 2001 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1998-01-08	Ice Storm		\$10,000,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level		B1-c worst recorded: Ice Storm
1983-08-28	Tornado	F1, 6 mi path length (whole path, pre-1996), 300 yd wide	\$2,500,000 property; crops not recorded (1983 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" (691 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
Coastal Flooding	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Cold Wave	4.84	event-days per year	about 4.84 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	92	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	0.00169	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.169%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.593	events per year	about 0.59 per year	Likely	FEMA annualized frequency (modeled)	22.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.53	event-days per year	about 1.53 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	29	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.00734	events per year	about 1 in 136 years	Unlikely	FEMA annualized frequency (modeled)	4	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	1.04	event-days per year	about 1.04 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	51	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.893	event-days per year	about 0.893 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	25	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	0.425	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25.2	days per year with a strike	about 25.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.773	events per year	about 0.77 per year	Likely	FEMA annualized frequency (modeled)	21	1986 to 2023 (38 years)	countywide	
Tornado	0.13	events per year	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.0000141	annual probability at a location	chance a given location in the county burns in a year: 0.00141%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	40.2	event-days per year	about 40.2 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	764	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	12	30	0.4
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	210	30	7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	14	30	0.467
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	
Coastal Flooding	7 of 35	68.0	68.5	69.6	Very Low 7, No Rating 28
Cold Wave	35 of 35	18.1	50.5	68.5	Relatively Moderate 19, Relatively Low 15, Very Low 1
Drought	0 of 35				No Rating 35
Earthquake	35 of 35	5.5	45.3	66.5	Relatively Low 23, Very Low 12
Hail	35 of 35	1.1	11.8	35.3	Very Low 35
Heat Wave	35 of 35	1.9	5.7	12.5	Very Low 35
Hurricane	35 of 35	18.7	41.4	57.8	Relatively Low 2, Very Low 33
Ice Storm	35 of 35	2.9	77.6	89.3	Relatively Moderate 30, Relatively Low 4, Very Low 1
Inland Flooding	35 of 35	0.4	45.4	84.1	Relatively High 3, Relatively Moderate 13, Relatively Low 16, Very Low 3
Landslide	35 of 35	22.3	61.3	89.5	Relatively Low 3, Very Low 32
Lightning	35 of 35	0.8	33.2	52.1	Relatively Moderate 1, Relatively Low 33, Very Low 1
Strong Wind	35 of 35	10.1	72.8	90.0	Relatively High 2, Relatively Moderate 31, Relatively Low 1, Very Low 1
Tornado	35 of 35	1.9	27.0	40.0	Relatively Low 11, Very Low 24
Tsunami	0 of 35				Insufficient Data 35
Wildfire	35 of 35	24.4	55.8	68.0	Very Low 35
Winter Weather	35 of 35	28.0	90.8	96.7	Very High 2, Relatively High 32, Relatively Low 1

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Jefferson County	County	Approved, expires 2030-10-16		\$721,754.93	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$9,309.17 for declarations not counted as hazard incidents (DR-1391-NY, EM-3186-NY).
Adams village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$4,868.41	20 total; 0 since its plan	
Alexandria Bay village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$243,255.41	5 total; 0 since its plan	
Antwerp village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$4,390.03	11 total; 0 since its plan	
Black River village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$5,195.20	3 total; 0 since its plan	
Brownville village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$10,357.80	5 total; 0 since its plan	
Cape Vincent village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$97,910.02	6 total; 1 since its plan	
Carthage village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$10,940.40	10 total; 0 since its plan	
Chaumont village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$5,303.68	4 total; 0 since its plan	
Clayton village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 1; any 4	\$1,625,232.66	10 total; 1 since its plan	
Deferiet village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	
Dexter village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$2,082,198.53	6 total; 0 since its plan	
Evans Mills village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
Glen Park village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$1,032.50	3 total; 0 since its plan	
Mannsville village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	
Philadelphia village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$1,266.41	6 total; 0 since its plan	
Sackets Harbor village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$267,402.30	16 total; 1 since its plan	
Theresa village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$7,303.11	7 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Watertown city	City	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$224,619.39	44 total; 0 since its plan	Includes \$50,680.14 for declarations not counted as hazard incidents (DR-4480-NY).
West Carthage village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$12,298.74	4 total; 0 since its plan	
Adams town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$11,736.01	20 total; 0 since its plan	
Alexandria town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$20,664.84	0 total; 0 since its plan	
Antwerp town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$121,186.58	11 total; 0 since its plan	
Brownville town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 2	\$21,253.21	5 total; 0 since its plan	
Champion town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$39,478.74	6 total; 1 since its plan	
Clayton town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 1; any 1	\$65,561.33	10 total; 1 since its plan	
Ellisburg town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$22,184.86	8 total; 1 since its plan	
Henderson town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$71,739.29	7 total; 0 since its plan	
Hounsfield town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$100,217.03	0 total; 0 since its plan	
Le Ray town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Lorraine town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,223.54	5 total; 0 since its plan	
Lyme town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$462,908.25	0 total; 0 since its plan	
Orleans town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,547	0 total; 0 since its plan	
Pamelia town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$12,590.42	0 total; 0 since its plan	
Philadelphia town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,251.93	6 total; 0 since its plan	
Rodman town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Rutland town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$12,045.61	0 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
Theresa town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$22,990.35	7 total; 0 since its plan	
Watertown town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	44 total; 0 since its plan	
Wilna town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 2	\$32,705.50	0 total; 0 since its plan	
Worth town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 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 <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 2025-10-17 <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
Coastal Flooding	\$1,082,466,685	n/a	51	under \$1	n/a	under \$1	under 0.0001%				
Cold Wave	\$26,086,705,294	\$212,522,440	116,438	\$1,301	\$2,730	\$1,829,869	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$45,269,919,694	n/a	116,721	\$786,241	n/a	\$165,870	0.00174%				
Hail	\$26,086,705,294	\$212,522,440	116,438	\$5,878	\$13,557	\$4,267	under 0.0001%	\$0			

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 2025-10-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Heat Wave	\$26,086,705,294	\$212,522,440	116,438	under \$1	\$12,065	\$167,384	under 0.0001%				
Hurricane	\$26,072,877,191	\$210,370,730	116,383	\$82,354	\$25,119	\$3,337	0.000316%				
Ice Storm	\$25,988,906,204	n/a	116,231	\$472,931	n/a	\$28,780	0.00182%				
Inland Flooding	\$25,911,886,376	\$3,398,575	2,118	\$19,349,904	\$9,552	\$75,317	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$328,782,190	n/a	1,165	\$358	n/a	\$915	0.000109%				
Lightning	\$26,086,705,294	n/a	116,438	\$12,519	n/a	\$209,955	under 0.0001%				
Strong Wind	\$26,086,705,294	\$212,522,440	116,438	\$840,720	\$32,073	\$477,652	0.00322%	\$0			
Tornado	\$26,086,705,294	\$212,522,440	116,438	\$141,922	\$338	\$342,265	0.000544%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$11,870,388,506	\$158,980,176	55,337	\$12,352	\$17	\$1,213	0.000104%				
Winter Weather	\$26,086,705,294	\$212,522,440	116,438	\$30,348	\$256	\$587,061	0.000116%		\$0		

Totals since 2025-10-17 (Storm Events through 2026-06-30): 7 county-coded records, 6 with a damage value recorded (including \$0), \$0; 15 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	116,438
Building value (total, not at risk)	\$26,086,705,294
Agriculture value (total, not at risk)	\$212,522,440
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$21,832,535
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)	\$3,893,885
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)	2
Repetitive loss, NFIP insurance definition	15	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	2	15	2	15	0	3
of which: Chaumont village	0	0	1	0	1	0	0
of which: Clayton town	0	1	1	1	1	0	0
of which: Clayton village	0	1	4	1	4	0	2
of which: Henderson town	0	0	1	0	1	0	0
of which: West Carthage village	0	0	1	0	1	0	0
of which: Wilna town	0	0	2	0	2	0	0
of which: Carthage village	0	0	1	0	1	0	0
of which: Brownville town	0	0	2	0	2	0	1
of which: Antwerp town	0	0	1	0	1	0	0
of which: Cape Vincent village	0	0	1	0	1	0	0
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>
Adams village	360325	0	0	0	0	0	0	0
Alexandria Bay village	360327	0	0	0	0	0	0	0
Antwerp village	361554	0	0	0	0	0	0	0
Black River village	361525	0	0	0	0	0	0	0
Brownville village	361576	0	0	0	0	0	0	0
Cape Vincent village	361574	0	0	1	0	1	0	0
Carthage village	360995	0	0	1	0	1	0	0
Chaumont village	360329	0	0	1	0	1	0	0
Clayton village	360331	0	1	4	1	4	0	2
Deferiet village	360332	0	0	0	0	0	0	0
Dexter village	360333	0	0	0	0	0	0	0
Evans Mills village	360337	0	0	0	0	0	0	0
Glen Park village	360336	0	0	0	0	0	0	0
Mannsville village	360344	0	0	0	0	0	0	0
Philadelphia village	360348	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>
Sackets Harbor village	360351	0	0	0	0	0	0	0
Theresa village	360353	0	0	0	0	0	0	0
Watertown city	360354	0	0	0	0	0	0	0
West Carthage village	360356	0	0	1	0	1	0	0
Adams town	360324	0	0	0	0	0	0	0
Alexandria town	360326	0	0	0	0	0	0	0
Antwerp town	361560	0	0	1	0	1	0	0
Brownville town	361063	0	0	2	0	2	0	1
Champion town	360328	0	0	0	0	0	0	0
Clayton town	360330	0	1	1	1	1	0	0
Ellisburg town	360334	0	0	0	0	0	0	0
Henderson town	360338	0	0	1	0	1	0	0
Hounsfield town	360340	0	0	0	0	0	0	0
Le Ray town	360341	0	0	0	0	0	0	0
Lorraine town	360342	0	0	0	0	0	0	0
Lyme town	360343	0	0	0	0	0	0	0
Orleans town	360345	0	0	0	0	0	0	0
Pamelia town	360346	0	0	0	0	0	0	0
Philadelphia town	360347	0	0	0	0	0	0	0
Rodman town	360349	0	0	0	0	0	0	0
Rutland town	360350	0	0	0	0	0	0	0
Theresa town	360352	0	0	0	0	0	0	0
Watertown town	360355	0	0	0	0	0	0	0
Wilna town	360357	0	0	2	0	2	0	0
Worth town	361409	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	0	9	0	9	0	1
2 to 4 unit residential	0	0	1	0	1	0	1
other residential	0	0	1	0	1	0	0
non-residential	0	2	4	2	4	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 15 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org