

Montgomery County, NY

Risk-assessment baseline packet

County FIPS: 36057 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 2030-05-21. Plan: Montgomery County 2025 (FEMA plan 109876), approved 2025-05-22.
Since the plan was approved on 2025-05-22: no new federal declaration.
NOAA Storm Events records since that date: 47 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$16,327,990 a year), Cold Wave (\$1,099,562) and Tornado (\$743,460).
Repetitive-loss flood properties now: FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 39.
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; 36057 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan (approved 2025-05-22), page 2
- 4. Supports FEMA checklist item B1-a: hazard identification, page 4
- 5. Supports FEMA checklist item B1-b: hazard location, page 5
- 6. Supports FEMA checklist item B1-c: hazard extent, page 6
- 7. Supports FEMA checklist item B1-d: previous occurrences, page 8
- 8. Supports FEMA checklist item B1-e: probability of future events, page 13
- 9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 16
- 10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 18
- 11. Supports FEMA checklist item B2-a: vulnerability (county context), page 20
- 12. Supports FEMA checklist item B2-c: repetitive loss properties, page 20
- 13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2030-05-21	Plan:	Montgomery County 2025 (FEMA plan 109876)
Approved:	2025-05-22	Days to expiry:	1,329
What changed since your last plan (approved 2025-05-22)			
New federal declarations:	none	Storm Events records since approval:	47 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 39	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: 21 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
Montgomery County	County	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-06
Ames village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Amsterdam city	City	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-20
Canajoharie village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-13
Fonda village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Fort Plain village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Fultonville village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-06
Hagaman village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-12
Nelliston village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Palatine Bridge village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-05-28
St. Johnsville village	Village	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-05-27
Amsterdam town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Canajoharie town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-05-28
Charleston town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Florida town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-12
Glen town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-06-06
Minden town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	this jurisdiction approved 2025-05-27
Mohawk town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Palatine town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
Root town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	
St. Johnsville town	Town	Approved, expires 2030-05-21	Montgomery County 2025 (FEMA plan 109876)	2025-05-22	2030-05-21	1,329	

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	\$15,724,887	\$22,617	\$580,485	\$16,327,990	147	
2	Cold Wave	Relatively Low	Relatively Moderate	\$293	\$28,186	\$1,071,083	\$1,099,562	65	Includes 17 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively Low	Relatively Low	\$178,352	\$801	\$564,308	\$743,460	8	
4	Hurricane	Relatively Low	Relatively Low	\$305,074	\$76,936	\$14,979	\$396,988	1	
5	Strong Wind	Relatively Low	Relatively Low	\$137,323	\$2,897	\$128,965	\$269,185	354	Includes 31 High Wind and 53 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Earthquake	Very Low	Very Low	\$210,268	n/a	\$33,961	\$244,228		Storm Events does not record earthquakes.
7	Lightning	Relatively Low	Relatively Low	\$7,961	n/a	\$218,110	\$226,071	7	
8	Hail	Relatively Low	Relatively Low	\$6,478	\$63,390	\$112,111	\$181,980	47	
9	Heat Wave	Very Low	Very Low	under \$1	\$13,078	\$141,202	\$154,280	38	
10	Ice Storm	Relatively Low	Relatively Low	\$78,377	n/a	\$15,743	\$94,120	3	
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$19,510	\$14	\$72,435	\$91,959	190	

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	Landslide	Relatively Moderate	Relatively Low	\$63,717	n/a	\$943	\$64,660	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$8,727	\$17	\$1,278	\$10,022	1	
14	Avalanche	Very Low	Very Low	\$0	n/a	\$83	\$83	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	2	
	Coastal Flooding	Not Applicable	Not Applicable					0	Declared 1 time; no Storm Events record of this type.

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

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: 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 727 (Very Low, 17.7); tract 723 (Very Low, 15.0); tract 722 (Very Low, 11.0)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 721 (Relatively Low, 61.3); tract 727 (Relatively Low, 49.4); tract 725 (Relatively Low, 47.9)
Hurricane	tract 727 (Relatively Low, 73.5); tract 721 (Relatively Low, 70.7); tract 725 (Relatively Low, 67.5)
Landslide	tract 727 (Relatively Moderate, 98.5); tract 725 (Relatively Moderate, 98.1); tract 728 (Relatively Moderate, 97.9)
Tornado	tract 727 (Relatively Moderate, 59.4); tract 721 (Relatively Moderate, 59.2); tract 725 (Relatively Moderate, 54.3)
Wildfire	tract 727 (Relatively Low, 74.5); tract 721 (Relatively Low, 73.9); tract 723 (Relatively Low, 72.5)

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 727 is Census Tract 727). 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).
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	48 records, 1996 to 2026 (48 zone-level)	1 day to 6 days (median 2 days); 38 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	17 records, 2002 to 2023 (17 zone-level)		No crop damage reported in 17 records.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 1999 (2 zone-level)	30 days to 31 days (median 30.5 days); 2 with a recorded value	31 days (1 month), 1999-08-01 to 1999-08-31, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	60 records, 1977 to 2023	0.75 in to 4 in (median 1 in); 60 with a recorded value	4 in hail, 2014-05-22	Hail, 1998-06-29, \$6,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: St. Johnsville town (7 records), St. Johnsville village (7 records), Amsterdam city (5 records), Amsterdam town (5 records), Canajoharie town (5 records), Canajoharie village (5 records), Fultonville village (5 records), Glen town (5 records), Hagaman village (4 records), Ames village (3 records); and 5 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)	38 records, 1998 to 2025 (38 zone-level)	1 day to 6 days (median 2 days); 28 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 NYZ040		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	3 records, 2007 to 2025 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	147 records, 1996 to 2025 (32 zone-level)		Flood, 1996-01-19, \$4,000,000 property; crops not reported (1996 dollars); NWS zone NYZ040		Event records naming jurisdictions in the plan: Canajoharie town (25 records), Canajoharie village (25 records), Fonda village (14 records), Amsterdam city (10 records), Amsterdam town (10 records), Fort Plain village (9 records), St. Johnsville town (6 records), St. Johnsville village (6 records), Ames village (5 records), Fultonville village (4 records); and 5 more jurisdictions (see the Excel file). Zone-level records (32) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	7 records, 1997 to 2020		Lightning, 2008-06-10, \$20,000 property; \$0 crops (2008 dollars)		Event records naming jurisdictions in the plan: Amsterdam city (2 records), Amsterdam town (2 records), St. Johnsville town (2 records), St. Johnsville village (2 records), Ames village (1 record), Fonda village (1 record), Fultonville village (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)	84 records, 1996 to 2026 (84 zone-level)	34 kt (39 mph) to 64 kt (74 mph) (median 45 kt (52 mph)); 73 with a recorded value	64 kt (74 mph) measured sustained, High Wind, 2003-11-13; NWS zone NYZ040	High Wind, 2000-12-12, \$125,000 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)	343 records, 1964 to 2026	40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 214 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2014-07-03	Thunderstorm Wind, 1995-07-15, \$500,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Amsterdam city (36 records), Amsterdam town (36 records), Canajoharie town (31 records), Canajoharie village (31 records), Fonda village (30 records), St. Johnsville town (26 records), St. Johnsville village (26 records), Fort Plain village (21 records), Glen town (17 records), Hagaman village (15 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	10 records, 1989 to 2020	F/EF0 to F/EF4 (median F/EF1); 10 with a recorded value	F4 tornado, 1989-07-10, 6 mi path length (whole path, pre-1996), 1,320 yd wide, \$25,000,000 property; crops not recorded (1989 dollars)		Event records naming jurisdictions in the plan: Amsterdam city (1 record), Amsterdam town (1 record), Fort Plain 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)	190 records, 1996 to 2026 (190 zone-level)		Winter Storm, 1997-03-31, \$200,000 property; crops not reported (1997 dollars); NWS zone NYZ040		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: 26 declarations covering 18 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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
2021-08-22	2021-08-21	EM-3565-NY	Emergency	Hurricane Henri	Hurricane	no Public Assistance recorded	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$5,492,783.84	
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2019-12-19	2019-10-31	DR-4472-NY	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$660,881.56	
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$266,376.86	
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$3,385,116.18	
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	\$577,924.64	
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	\$3,100,619.05	
2007-04-24	2007-04-14	DR-1692-NY	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$641,444.99	
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$425,751.44	
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$9,479,049.61	
2005-09-30	2005-08-29	EM-3262-NY	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$388,131.53	
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	\$14,212.43	FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2003-08-29	2003-07-21	DR-1486-NY	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	\$217,870.17	
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$2,631.08	
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$313,799.45	
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$10,803.52	
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	\$1,185,536.95	
1996-12-09	1996-11-08	DR-1148-NY	Major disaster	Severe Storms High Winds, Rain and Flooding	Inland Flooding; Strong Wind	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
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	
1987-05-15	1987-04-03	DR-792-NY	Major disaster	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: 1 row, \$12,208.34

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	Stark, Town of	\$12,208.34

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
Coastal Flooding	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	65	8	2	16	0	0	1996 to 2026-06-30	Includes 17 Frost/Freeze records.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
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	60	0	0	2	0	0	1955 to 2026-06-30	
Heat Wave	38	4	5	13	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	4	0	1996 to 2026-06-30	
Ice Storm	3	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	147	1	0	14	10	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	7	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	427	23	27	87	2	0	1955 to 2026-06-30	Includes 31 High Wind and 53 Strong Wind records.
Tornado	10	0	0	0	1	0	1950 to 2026-06-30	
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	190	10	12	48	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 NYZ040 (MONTGOMERY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2018-06-30	Heat		damage not reported	0, 0	NWS zone NYZ040 (MONTGOMERY), zone-level		B1-c worst recorded: Excessive Heat, Heat
2014-07-03	Thunderstorm Wind	87 kt (100 mph) estimated gust	damage not reported	0, 0	HALLSVILLE		B1-c worst recorded: Thunderstorm Wind
2014-05-22	Hail	4 in	damage not reported	0, 0	AMSTERDAM		B1-c worst recorded: Hail
2013-06-28	Flash Flood		\$0 property; \$0 crops (2013 dollars)	1, 0	FT PLAIN		deaths or injuries recorded
2011-08-28	Flash Flood		\$0 property; \$0 crops (2011 dollars)	1, 0	BURTONSVILLE		deaths or injuries recorded
2011-08-28	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NYZ040 (MONTGOMERY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2008-06-10	Lightning		\$20,000 property; \$0 crops (2008 dollars)	0, 0	ST JOHNSVILLE		B1-c worst recorded: Lightning
2004-07-01	Lightning		damage not reported	0, 1	FULTONVILLE		deaths or injuries recorded
2003-11-13	High Wind	64 kt (74 mph) measured sustained	damage not reported	0, 0	NWS zone NYZ040 (MONTGOMERY), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-01-19	Flood		\$4,000,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone NYZ040 (MONTGOMERY), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1989-07-10	Tornado	F4, 6 mi path length (whole path, pre-1996), 1,320 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (951 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.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.26	event-days per year	about 3.26 days per year	Likely (from Storm Events: 17 of 30 years)	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	62	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible (from Storm Events: 1 of 30 years)	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	0.00122	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.122%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.44	events per year	about 2.44 per year	Highly likely	FEMA annualized frequency (modeled)	92.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3	event-days per year	about 3 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	51	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0334	events per year	about 1 in 30 years	Possible	FEMA annualized frequency (modeled)	10	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.628	event-days per year	about 0.628 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	43	1946-12-31 to 2014-02-12 (67 years)	countywide	

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
Inland Flooding	3.04	event-days per year	about 3.04 days per year	Highly likely (from Storm Events: 27 of 30 years)	event-days in 27 of 30 years, 1996 to 2025 (90%)	85	1996 to 2023 (28 years)	see B1-f	
Landslide	0.188	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
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	1.24	events per year	about 1.24 per year	Highly likely	FEMA annualized frequency (modeled)	48	1986 to 2023 (38 years)	countywide	
Tornado	0.0881	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000086	annual probability at a location	chance a given location in the county burns in a year: 0.0086%	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	19.7	event-days per year	about 19.7 days per year	Highly likely (from Storm Events: 29 of 30 years)	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	374	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	29	30	0.967
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	188	30	6.27
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	61	30	2.03
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	3 of 16	11.0	15.0	17.7	Very Low 3, Not Applicable 13
Coastal Flooding	0 of 16				Not Applicable 16
Cold Wave	16 of 16	40.9	58.6	76.7	Relatively Moderate 14, Relatively Low 2
Drought	0 of 16				No Rating 16
Earthquake	16 of 16	19.9	33.1	61.3	Relatively Low 4, Very Low 12
Hail	16 of 16	39.3	52.9	78.4	Relatively Moderate 3, Relatively Low 13
Heat Wave	16 of 16	5.5	12.2	32.4	Relatively Low 5, Very Low 11
Hurricane	16 of 16	51.8	56.6	73.5	Relatively Low 16
Ice Storm	16 of 16	35.0	53.5	78.2	Relatively Moderate 3, Relatively Low 13
Inland Flooding	16 of 16	25.0	76.4	98.2	Very High 1, Relatively High 6, Relatively Moderate 5, Relatively Low 4
Landslide	16 of 16	71.6	93.7	98.5	Relatively Moderate 8, Relatively Low 2, Very Low 6
Lightning	16 of 16	37.2	58.1	80.1	Relatively High 2, Relatively Moderate 10, Relatively Low 4
Strong Wind	16 of 16	31.4	47.3	72.9	Relatively Moderate 6, Relatively Low 10
Tornado	16 of 16	33.4	44.2	59.4	Relatively Moderate 3, Relatively Low 13
Wildfire	16 of 16	20.4	47.7	74.5	Relatively Low 4, Very Low 12
Winter Weather	16 of 16	52.6	69.5	85.9	Relatively High 3, Relatively Moderate 13

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
Montgomery County	County	Approved, expires 2030-05-21		\$4,426,850.36	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$146,837.10 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Ames village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$1,519.41	16 total; 0 since its plan	
Amsterdam city	City	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$622,487.99	54 total; 0 since its plan	Includes \$64,091.79 for declarations not counted as hazard incidents (DR-4480-NY).
Canajoharie village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$2,899,815.70	61 total; 2 since its plan	
Fonda village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 11	\$106,362.58	48 total; 5 since its plan	
Fort Plain village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 15	\$3,257,833.05	34 total; 0 since its plan	
Fultonville village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 3	\$511,929.60	19 total; 1 since its plan	
Hagaman village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$32,024.45	21 total; 3 since its plan	
Nelliston village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$80,273.56	3 total; 0 since its plan	
Palatine Bridge village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
St. Johnsville village	Village	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$569,937.21	41 total; 0 since its plan	
Amsterdam town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$91,110.55	54 total; 0 since its plan	Includes \$6,475.09 for declarations not counted as hazard incidents (DR-4480-NY).
Canajoharie town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$387,579.14	61 total; 2 since its plan	
Charleston town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 1; any 1	no Public Assistance recorded	10 total; 0 since its plan	
Florida town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 1; any 1	\$221,503.39	0 total; 0 since its plan	
Glen town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$35,495.54	23 total; 1 since its plan	
Minden town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$321,254.99	0 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>	
Mohawk town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$236,817.70	0 total; 0 since its plan	
Palatine town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$39,807.97	0 total; 0 since its plan	
Root town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 0	\$110,882.21	0 total; 0 since its plan	
St. Johnsville town	Town	Approved, expires 2030-05-21	FMA RL 0, SRL 0; any 1	\$361,136.38	41 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	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-22 <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
						<i>FEMA's dollar value per year, not property damage</i>					
Avalanche	\$0	n/a	under 1	\$0	n/a	\$83					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$10,990,703,198	\$96,512,061	49,489	\$293	\$28,186	\$1,071,083	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$19,573,832,248	n/a	49,532	\$210,268	n/a	\$33,961	0.00107%				

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 2025-05-22 <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
Hail	\$10,990,703,198	\$96,512,061	49,489	\$6,478	\$63,390	\$112,111	under 0.0001%				
Heat Wave	\$10,990,703,198	\$96,512,061	49,489	under \$1	\$13,078	\$141,202	under 0.0001%				
Hurricane	\$10,971,977,605	\$96,040,474	49,377	\$305,074	\$76,936	\$14,979	0.00278%				
Ice Storm	\$10,985,974,682	n/a	49,458	\$78,377	n/a	\$15,743	0.000713%				
Inland Flooding	\$10,973,213,779	\$2,051,017	1,389	\$15,724,887	\$22,617	\$580,485	n/a (see note)	\$2,000			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	\$358,081,422	n/a	1,796	\$63,717	n/a	\$943	0.0178%				
Lightning	\$10,990,703,198	n/a	49,489	\$7,961	n/a	\$218,110	under 0.0001%				
Strong Wind	\$10,990,703,198	\$96,512,061	49,489	\$137,323	\$2,897	\$128,965	0.00125%				
Tornado	\$10,990,703,198	\$96,512,061	49,489	\$178,352	\$801	\$564,308	0.00162%				
Wildfire	\$1,461,673,657	\$28,108,852	9,230	\$8,727	\$17	\$1,278	0.000597%				
Winter Weather	\$10,990,703,198	\$96,512,061	49,489	\$19,510	\$14	\$72,435	0.000178%		\$0		

Totals since 2025-05-22 (Storm Events through 2026-06-30): 16 county-coded records, 1 with a damage value recorded (including \$0), \$2,000; 31 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	49,489
Building value (total, not at risk)	\$10,990,703,198
Agriculture value (total, not at risk)	\$96,512,061
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$16,948,905
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)	\$2,955,685
Social vulnerability rating	Relatively High
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	37	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	2	37	0	39	1	17
of which: Ames village	0	0	1	0	1	0	1
of which: Amsterdam city	0	0	1	0	1	0	0
of which: Amsterdam town	0	0	1	0	1	0	1
of which: Charleston town	0	1	0	0	1	1	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Florida town	0	1	0	0	1	0	0
of which: Fonda village	0	0	11	0	11	0	7
of which: Fort Johnson village (community ID not in plan data)	0	0	1	0	1	0	0
of which: Fort Plain village	0	0	15	0	15	0	4
of which: Fultonville village	0	0	3	0	3	0	2
of which: Minden town	0	0	1	0	1	0	0
of which: Mohawk town	0	0	1	0	1	0	0
of which: St. Johnsville town	0	0	1	0	1	0	1
of which: Glen town	0	0	1	0	1	0	1
Statewide, no county in FEMA's file	0	0	19	0	19	0	3

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Ames village	360439	0	0	1	0	1	0	1
Amsterdam city	360440	0	0	1	0	1	0	0
Canajoharie village	360443	0	0	0	0	0	0	0
Fonda village	360446	0	0	11	0	11	0	7
Fort Plain village	360448	0	0	15	0	15	0	4
Fultonville village	360449	0	0	3	0	3	0	2
Hagaman village	360450	0	0	0	0	0	0	0
Nelliston village	360453	0	0	0	0	0	0	0
Palatine Bridge village	360454	0	0	0	0	0	0	0
St. Johnsville village	360457	0	0	0	0	0	0	0
Amsterdam town	360441	0	0	1	0	1	0	1
Canajoharie town	360442	0	0	0	0	0	0	0
Charleston town	360444	0	1	0	0	1	1	0
Florida town	360445	0	1	0	0	1	0	0
Glen town	361295	0	0	1	0	1	0	1
Minden town	360451	0	0	1	0	1	0	0
Mohawk town	360452	0	0	1	0	1	0	0
Palatine town	361413	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>
Root town	360455	0	0	0	0	0	0	0
St. Johnsville town	360456	0	0	1	0	1	0	1

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	2	23	0	25	1	11
2 to 4 unit residential	0	0	8	0	8	0	1
other residential	0	0	0	0	0	0	0
non-residential	0	0	6	0	6	0	5
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 37 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_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_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/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, 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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Montgomery County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36057). Automated baseline. <https://hazardplain.org/ny/36057/> 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.