

Niagara County, NY

Risk-assessment baseline packet

County FIPS: 36063 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 2028-02-08. Plan: Niagara County 2023 (FEMA plan 108835), approved 2023-02-09.

Since the plan was approved on 2023-02-09: 1 new hazard declaration (1 incident) and 44 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 (\$44,592,707 a year), Cold Wave (\$2,184,556) and Tornado (\$1,402,706).

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; 36063 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 2028-02-08	Plan:	Niagara County 2023 (FEMA plan 108835)
Approved:	2023-02-09	Days to expiry:	496
What changed since your last plan (approved 2023-02-09)			
New federal declarations:	1 new hazard declaration (1 incident): DR-4694-NY (Severe Winter Storm and Snowstorm)	Storm Events records since approval:	44 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 9	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county: 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 <i>negative = days since expiry</i>	Update underway	Notes
Niagara County	County	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-03-02
Barker village	Village	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Lewiston village	Village	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Lockport city	City	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-16
Middleport village	Village	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Niagara Falls city	City	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
North Tonawanda city	City	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-27
Wilson village	Village	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Youngstown village	Village	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Cambria town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		
Hartland town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-16
Lewiston town	Town	Plan 108835 approved 2023-02-09, pending adoption here; not yet eligible	Niagara County 2023 (FEMA plan 108835), pending adoption here	2023-02-09 by FEMA; not yet adopted here	2028-02-08 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lockport town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		
Newfane town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Niagara town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-03-02
Pendleton town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Porter town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-03-02
Royalton town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-16
Somerset town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		
Wheatfield town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-08
Wilson town	Town	Approved, expires 2028-02-08	Niagara County 2023 (FEMA plan 108835)	2023-02-09	2028-02-08	496		this jurisdiction approved 2023-02-24

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	\$44,533,223	\$4,279	\$55,205	\$44,592,707	54	
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$1,646	\$13,412	\$2,169,498	\$2,184,556	23	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	Tornado	Relatively Low	Relatively Low	\$365,213	\$452	\$1,037,040	\$1,402,706	0	Declared 1 time; no Storm Events record of this type.
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$651,410	\$34,699	\$430,029	\$1,116,138	264	Includes 79 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
5	Ice Storm	Relatively High	Relatively High	\$581,337	n/a	\$178,516	\$759,852	4	
6	Lightning	Relatively Moderate	Relatively Moderate	\$17,327	n/a	\$646,684	\$664,011	7	
7	Earthquake	Relatively Low	Relatively Low	\$524,180	n/a	\$133,957	\$658,137		Storm Events does not record earthquakes.
8	Heat Wave	Relatively Low	Relatively Low	\$1	\$10,152	\$558,031	\$568,184	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Hail	Relatively Low	Relatively Low	\$63,990	\$102,634	\$34,958	\$201,582	58	
10	Hurricane	Very Low	Relatively Low	\$104,941	\$47,363	\$4,313	\$156,617	0	Declared 1 time; no Storm Events record of this type.
11	Winter Weather	Relatively Low	Relatively Moderate	\$22,158	\$86	\$60,550	\$82,795	86	

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	\$17,090	\$5	\$1,714	\$18,809	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Coastal Flooding	Very Low	Very Low	\$5,642	n/a	\$132	\$5,774	7	
14	Drought	Very Low	Very Low	n/a	\$2,344	n/a	\$2,344	5	
15	Landslide	Very Low	Very Low	\$13	n/a	\$23	\$36	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
16	Avalanche	Very Low	Very Low	\$0	n/a	\$3	\$3	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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 wildfire, 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: 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>
Avalanche	tract 205 (Very Low, 2.6); tract 211 (Very Low, 2.6); tract 244.04 (Very Low, 2.3)
Earthquake	tract 244.06 (Relatively Low, 50.8); tract 227.02 (Relatively Low, 49.4); tract 226.02 (Relatively Low, 44.2)
Hurricane	tract 240.01 (Relatively Low, 52.5); tract 241.01 (Relatively Low, 51.5); tract 227.02 (Very Low, 50.1)
Landslide	tract 244.04 (Very Low, 53.6); tract 240.01 (Very Low, 52.6); tract 244.05 (Very Low, 50.8)
Tornado	tract 227.02 (Relatively Low, 47.7); tract 233.02 (Relatively Low, 46.3); tract 227.14 (Relatively Low, 42.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 227.02 (Relatively Low, 69.8); tract 234.01 (Very Low, 66.3); tract 242.01 (Very Low, 64.6)

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 205 is Census Tract 205). 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					
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	2 records, 2016 to 2019 (2 zone-level)	2 days; 2 with a recorded value	2 consecutive days, 2019-01-30 to 2019-01-31, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	21 records, 2008 to 2023 (21 zone-level)		No crop damage reported in 21 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	5 records, 2016 (5 zone-level)	113 days; 1 with a recorded value	113 days (about 3.7 months), 2016-07-21 to 2016-11-10, a run of 5 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)	75 records, 1963 to 2023	0.75 in to 4 in (median 0.88 in); 75 with a recorded value	4 in hail, 1998-09-27		Event records naming jurisdictions in the plan: Lockport city (8 records), Lockport town (8 records), Niagara Falls city (8 records), North Tonawanda city (7 records), Cambria town (5 records), Wheatfield town (3 records), Newfane town (1 record), Porter town (1 record), Youngstown village (1 record).	
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)	4 records, 2002 to 2018 (4 zone-level)		Ice Storm, 2002-01-31, \$1,500,000 property; crops not reported (2002 dollars); NWS zone NYZ001		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	54 records, 1996 to 2024 (9 zone-level)		Lakeshore Flood, 2019-11-01, \$5,500,000 property; \$0 crops (2019 dollars); NWS zone NYZ001		Event records naming jurisdictions in the plan: Lockport city (7 records), Lockport town (7 records), Youngstown village (4 records), Cambria town (3 records), Niagara Falls city (3 records), Lewiston town (2 records), Lewiston village (2 records), North Tonawanda city (2 records), Middleport village (1 record), Newfane town (1 record); and 4 more jurisdictions (see the Excel file). Zone-level records (9) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	7 records, 1998 to 2023		Lightning, 2001-08-13, \$200,000 property; crops not reported (2001 dollars)		Event records naming jurisdictions in the plan: Barker village (2 records), Niagara Falls city (2 records), Wilson town (2 records), Wilson village (2 records).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	79 records, 1996 to 2026 (79 zone-level)	35 kt (40 mph) to 72 kt (83 mph) (median 52 kt (60 mph)); 76 with a recorded value	72 kt (83 mph) measured gust, High Wind, 2011-04-28; NWS zone NYZ001		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	241 records, 1964 to 2026	50 kt (58 mph) to 91 kt (105 mph) (median 50 kt (58 mph)); 163 with a recorded value	91 kt (105 mph), measurement type not recorded, Thunderstorm Wind, 1989-10-14	Thunderstorm Wind, 1998-09-06, \$250,000 property; \$2,000,000 crops (1998 dollars)	Event records naming jurisdictions in the plan: Lockport city (25 records), Lockport town (25 records), North Tonawanda city (19 records), Newfane town (17 records), Wilson town (11 records), Wilson village (11 records), Cambria town (8 records), Lewiston town (8 records), Lewiston village (8 records), Niagara Falls city (6 records); and 7 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	4 records, 1963 to 1994	F/EF0 to F/EF1 (median between F/EF0 and F/EF1); 4 with a recorded value	F1 tornado, 1969-07-26, 2 mi path length (whole path, pre-1996), 100 yd wide, \$25,000 property; crops not recorded (1969 dollars)	Tornado, 1994-08-28, \$50,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Lockport city (2 records), Lockport town (2 records).	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					
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	86 records, 1996 to 2026 (78 zone-level)		Heavy Snow, 2001-12-24, \$2,250,000 property; crops not reported (2001 dollars); NWS zone NYZ001		Event records naming jurisdictions in the plan: Lockport city (2 records), Lockport town (2 records), North Tonawanda city (2 records), Hartland town (1 record), Lewiston town (1 record), Lewiston village (1 record). Zone-level records (78) apply countywide.	

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

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

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: 27 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>	Flags	Notes
2023-03-15	2022-12-23	DR-4694-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$1,136,671.32	new since last plan; 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	in the 12 months before plan approval; within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,153,073.59		
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
2017-11-14	2017-05-02	DR-4348-NY	Major disaster	Flooding	Inland Flooding	\$4,749,321.57		
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$372,351.75		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2011-06-10	2011-04-26	DR-1993-NY	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$513,376.62		
2006-10-24	2006-10-12	DR-1665-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$3,163,805.64		
2006-10-15	2006-10-12	EM-3268-NY	Emergency	Lake Effect Snowstorm	Winter Weather	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		
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$9,414.27		
2004-10-01	2004-08-13	DR-1564-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$221,568.69		
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	\$15,060.91		
2001-12-31	2001-12-24	EM-3170-NY	Emergency	Snow	Winter Weather	\$324,460.54		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$46,291.59		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	\$523,547.37		
1999-01-15	1999-01-01	EM-3136-NY	Emergency	Snow	Winter Weather	\$399,182.89		
1998-01-06	1998-01-05	DR-1196-NY	Major disaster	Severe Storms and Flooding	Winter Weather (primary); also designated: Inland Flooding	PA not declared for this county		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded		
1985-03-22	1985-03-22	DR-734-NY	Major disaster	Snow Melt & Ice Jams	Winter Weather	no Public Assistance recorded		
1980-05-21	1980-05-21	EM-3080-NY	Emergency	Chemical Waste, Love Canal	Non-natural, not counted	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.

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	7	0	0	0	1	0	1996 to 2026-06-30	
Cold Wave	23	1	0	1	0	0	1996 to 2026-06-30	Includes 21 Frost/Freeze records.
Drought	5	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	75	1	0	1	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	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Ice Storm	4	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	54	5	1	7	9	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	7	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	320	30	7	38	1	0	1955 to 2026-06-30	Includes 79 High Wind records.
Tornado	4	0	0	0	1	0	1950 to 2026-06-30	
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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	86	6	2	10	9	1	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	Why listed
2019-11-01	Lakeshore Flood		\$5,500,000 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone NYZ001 (NIAGARA), zone-level	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2019-01-30	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone NYZ001 (NIAGARA), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
2017-03-08	High Wind	63 kt (72 mph) measured gust	\$500,000 property; \$0 crops (zone total, 2017 dollars)	0, 3	NWS zone NYZ001 (NIAGARA), zone-level	deaths or injuries recorded
2015-02-14	Winter Storm		\$20,000 property; \$0 crops (zone total, 2015 dollars)	1, 0	NWS zone NYZ001 (NIAGARA), zone-level	deaths or injuries recorded
2011-04-28	High Wind	72 kt (83 mph) measured gust	\$800,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NYZ001 (NIAGARA), zone-level	B1-c worst recorded: High Wind and Strong Wind
2002-01-31	Ice Storm		\$1,500,000 property; crops not reported (zone total, 2002 dollars)	0, 0	NWS zone NYZ001 (NIAGARA), zone-level	B1-c worst recorded: Ice Storm
2001-12-24	Heavy Snow		\$2,250,000 property; crops not reported (zone total, 2001 dollars)	0, 0	NWS zone NYZ001 (NIAGARA), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2001-08-13	Lightning		\$200,000 property; crops not reported (2001 dollars)	0, 0	NIAGARA FALLS	B1-c worst recorded: Lightning
2000-07-28	Lightning		damage not reported	0, 4	NIAGARA FALLS	deaths or injuries recorded
1998-09-27	Hail	4 in	\$500,000 property; \$500,000 crops (1998 dollars)	0, 0	NIAGARA FALLS	B1-c worst recorded: Hail
1989-10-14	Thunderstorm Wind	91 kt (105 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1969-07-26	Tornado	F1, 2 mi path length (whole path, pre-1996), 100 yd wide	\$25,000 property; crops not recorded (1969 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" (585 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	0.0131	events per year at a location (modeled)	about 0.013 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	3.11	event-days per year	about 3.11 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	59.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.176	event-days per year	about 0.176 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	21	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00081	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.081%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.511	events per year	about 0.51 per year	Likely	FEMA annualized frequency (modeled)	19.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.9	event-days per year	about 2.9 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	53	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0288	events per year	about 1 in 35 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	2.96	event-days per year	about 2.96 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	95	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	1.32	event-days per year	about 1.32 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	37	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0665	events per year (modeled)	about 1 in 15 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	27.6	days per year with a strike	about 27.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.972	events per year	about 0.97 per year	Likely	FEMA annualized frequency (modeled)	18	1986 to 2023 (38 years)	countywide	
Tornado	0.0704	events per year	about 1 in 14 years	Possible	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	0.0000101	annual probability at a location	chance a given location in the county burns in a year: 0.00101%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	18.9	event-days per year	about 18.9 days per year	Highly likely	Storm Events event-days in 28 of 30 years, 1996 to 2025 (93.3%)	358	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	23	30	0.767
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	144	30	4.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	29	30	0.967
Tornado	EF0-1	1996 to 2025	0	30	0
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	5 of 65	1.6	2.3	2.6	Very Low 5, Not Applicable 60
Coastal Flooding	13 of 65	69.9	74.5	79.9	Relatively Low 3, Very Low 10, No Rating 52
Cold Wave	64 of 65	25.7	38.2	62.7	Relatively Moderate 12, Relatively Low 52, No Rating 1
Drought	11 of 65	67.0	68.9	81.6	Relatively Low 1, Very Low 10, No Rating 54
Earthquake	64 of 65	6.8	27.3	50.8	Relatively Low 3, Very Low 61, No Rating 1
Hail	64 of 65	12.8	26.7	68.6	Relatively Low 14, Very Low 50, No Rating 1
Heat Wave	64 of 65	4.1	9.8	31.2	Relatively Low 11, Very Low 53, No Rating 1
Hurricane	64 of 65	30.2	37.9	52.5	Relatively Low 2, Very Low 62, No Rating 1
Ice Storm	64 of 65	42.8	70.3	89.8	Relatively Moderate 37, Relatively Low 27, No Rating 1
Inland Flooding	64 of 65	2.3	40.0	98.6	Very High 2, Relatively High 8, Relatively Moderate 13, Relatively Low 28, Very Low 13, No Rating 1
Landslide	53 of 65	9.2	14.8	53.6	Very Low 53, No Rating 12
Lightning	64 of 65	19.7	43.5	75.2	Relatively Moderate 19, Relatively Low 44, Very Low 1, No Rating 1
Strong Wind	64 of 65	22.0	47.5	78.6	Relatively Moderate 21, Relatively Low 43, No Rating 1
Tornado	64 of 65	18.0	30.7	47.7	Relatively Low 36, Very Low 28, No Rating 1
Tsunami	0 of 65				Insufficient Data 65
Wildfire	61 of 65	18.6	50.4	69.8	Relatively Low 1, Very Low 60, No Rating 4
Winter Weather	64 of 65	23.7	33.7	55.2	Relatively Moderate 3, Relatively Low 61, No Rating 1

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

Hail: Agriculture is 51% 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, drought, 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
Niagara County	County	Approved, expires 2028-02-08		\$4,731,649.27	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$497,103.25 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Barker village	Village	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 0 since its plan	
Lewiston village	Village	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$630,363.36	11 total; 2 since its plan	
Lockport city	City	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$557,639.93	44 total; 3 since its plan	Includes \$27,170.84 for declarations not counted as hazard incidents (DR-4480-NY).
Middleport village	Village	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$23,528.55	6 total; 1 since its plan	
Niagara Falls city	City	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$311,864.10	19 total; 0 since its plan	
North Tonawanda city	City	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$2,707,220.22	30 total; 1 since its plan	
Wilson village	Village	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$14,317.75	14 total; 3 since its plan	
Youngstown village	Village	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$38,230.08	10 total; 1 since its plan	
Cambria town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$48,579.88	16 total; 0 since its plan	
Hartland town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$111,800.78	4 total; 0 since its plan	
Lewiston town	Town	Plan 108835 approved 2023-02-09, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$145,805.35	11 total; no approved plan	Includes \$19,948.71 for declarations not counted as hazard incidents (DR-4480-NY).
Lockport town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$198,580.72	44 total; 3 since its plan	Includes \$0 for declarations not counted as hazard incidents (DR-4480-NY).
Newfane town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$549,964.36	19 total; 2 since its plan	
Niagara town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 3	\$29,281.57	0 total; 0 since its plan	
Pendleton town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$147,951.07	0 total; 0 since its plan	
Porter town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$63,351.23	2 total; 0 since its plan	Includes \$7,324.03 for declarations not counted as hazard incidents (DR-4480-NY).

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
Royalton town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$615,119.94	0 total; 0 since its plan	
Somerset town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$30,853.79	3 total; 1 since its plan	
Wheatfield town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 1	\$82,460.75	6 total; 0 since its plan	Includes \$11,799.36 for declarations not counted as hazard incidents (DR-4480-NY).
Wilson town	Town	Approved, expires 2028-02-08	FMA RL 0, SRL 0; any 0	\$259,036.31	14 total; 3 since its plan	

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-02-09 <i>county-coded records; property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$3					building exposure is 0 in NRI
Coastal Flooding	\$3,172,178,430	n/a	14,282	\$5,642	n/a	\$132	0.000178%				
Cold Wave	\$44,728,295,031	\$152,740,786	212,642	\$1,646	\$13,412	\$2,169,498	under 0.0001%		\$0		
Drought	n/a	\$791,666	n/a	n/a	\$2,344	n/a	0.296% (agriculture)				NRI has no building exposure for this hazard; agriculture shown

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 2023-02-09 <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
Earthquake	\$78,701,132,668	n/a	212,666	\$524,180	n/a	\$133,957	0.000666%				
Hail	\$44,728,295,031	\$152,740,786	212,642	\$63,990	\$102,634	\$34,958	0.000143%	\$0			
Heat Wave	\$44,728,295,031	\$152,740,786	212,642	\$1	\$10,152	\$558,031	under 0.0001%				
Hurricane	\$44,718,358,585	\$152,490,299	212,584	\$104,941	\$47,363	\$4,313	0.000235%				
Ice Storm	\$44,655,578,053	n/a	212,474	\$581,337	n/a	\$178,516	0.0013%				
Inland Flooding	\$44,682,402,564	\$8,822,171	7,112	\$44,533,223	\$4,279	\$55,205	n/a (see note)	\$5,000			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	\$125,379,737	n/a	494	\$13	n/a	\$23	under 0.0001%				
Lightning	\$44,728,295,031	n/a	212,642	\$17,327	n/a	\$646,684	under 0.0001%	\$1,000			
Strong Wind	\$44,728,295,031	\$152,740,786	212,642	\$651,410	\$34,699	\$430,029	0.00146%	\$25,500	\$35,500		Storm Events damage since the plan includes 3 zone-level High Wind records (\$35,500): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$44,728,295,031	\$152,740,786	212,642	\$365,213	\$452	\$1,037,040	0.000817%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$17,215,710,504	\$72,208,430	88,691	\$17,090	\$5	\$1,714	under 0.0001%				
Winter Weather	\$44,728,295,031	\$152,740,786	212,642	\$22,158	\$86	\$60,550	under 0.0001%		\$0	\$1,136,671.32	

Totals since 2023-02-09 (Storm Events through 2026-06-30): 28 county-coded records, 28 with a damage value recorded (including \$0), \$31,500; 16 zone-level records, 12 with a damage value recorded (including \$0), \$35,500 reported for the zone; Public Assistance: \$1,136,671.32 on 1 counted declaration.

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	212,642
Building value (total, not at risk)	\$44,728,295,031
Agriculture value (total, not at risk)	\$152,740,786
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$47,103,598
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)	\$5,310,654
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

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

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	9	0	9	0	3
of which: Lockport city	0	0	1	0	1	0	0
of which: Newfane town	0	0	1	0	1	0	0
of which: Niagara Falls city	0	0	1	0	1	0	1
of which: Niagara town	0	0	3	0	3	0	0
of which: Royalton town	0	0	1	0	1	0	0
of which: Wheatfield town	0	0	1	0	1	0	1
of which: Youngstown village	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>
Barker village	360498	0	0	0	0	0	0	0
Lewiston village	360501	0	0	0	0	0	0	0
Lockport city	360503	0	0	1	0	1	0	0
Middleport village	360505	0	0	0	0	0	0	0
Niagara Falls city	360506	0	0	1	0	1	0	1
North Tonawanda city	360508	0	0	0	0	0	0	0
Wilson village	360978	0	0	0	0	0	0	0
Youngstown village	360515	0	0	1	0	1	0	1
Cambria town	360499	0	0	0	0	0	0	0
Hartland town	360500	0	0	0	0	0	0	0
Lewiston town	360502	0	0	0	0	0	0	0
Lockport town	361013	0	0	0	0	0	0	0
Newfane town	360504	0	0	1	0	1	0	0
Niagara town	360507	0	0	3	0	3	0	0
Pendleton town	360509	0	0	0	0	0	0	0
Porter town	360510	0	0	0	0	0	0	0
Royalton town	360511	0	0	1	0	1	0	0
Somerset town	360512	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>
Wheatfield town	360513	0	0	1	0	1	0	1
Wilson town	360514	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	7	0	7	0	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	2	0	2	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 9 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
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 (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

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

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

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Niagara County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36063). Automated baseline. <https://hazardplain.org/ny/36063/> 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