

Otsego County, NY

Risk-assessment baseline packet

County FIPS: 36077 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: Expired on 2026-06-08. Plan: Otsego County 2021 (FEMA plan 106575), approved 2021-06-09.
Update: FEMA tracker shows a plan approvable pending adoption.
Since the plan was approved on 2021-06-09: 1 new hazard declaration (1 incident) and 145 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 (\$24,342,368 a year), Cold Wave (\$4,538,392) and Tornado (\$978,585).
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; 36077 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 2021-06-09), page 2
- 4. B1-a: hazard identification, page 7
- 5. B1-b: hazard location, page 8
- 6. B1-c: hazard extent, page 9
- 7. B1-d: previous occurrences, page 11
- 8. B1-e: probability of future events, page 16
- 9. B1-f: hazards that vary across jurisdictions, page 19
- 10. B2-a and B2-b: vulnerability and potential impacts, page 22
- 11. B2-a: vulnerability (county context), page 24
- 12. B2-c: repetitive loss properties, page 24
- 13. Sources, what the plan adds, disclaimer and citation, page 27

Plan clock

Status:	Expired on 2026-06-08	Plan:	Otsego County 2021 (FEMA plan 106575)
Approved:	2021-06-09	Days since expiry:	114
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).
Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-06-09)

New federal declarations:	1 new hazard declaration (1 incident): EM-3565-NY (Hurricane Henri)	Storm Events records since approval:	145 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 5, SRL 3 (44 CFR 77.2); any definition: 58	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: 35 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
Otsego County	County	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cherry Valley village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-06-21
Cooperstown village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Gilbertsville village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-06-06
Laurens village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Milford village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-09-21
Morris village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-09-21
Oneonta city	City	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Otego village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-08-24
Richfield Springs village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-06-14

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Unadilla village	Village	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-07-21
Burlington town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-09-27
Butternuts town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-06-10
Cherry Valley town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-08-17
Decatur town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-04-12
Edmeston town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-08-30
Exeter town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-12-06
Hartwick town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-14
Laurens town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-06-07
Maryland town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Middlefield town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-18
Milford town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15
Morris town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Lisbon town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-06-14
Oneonta town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15
Otego town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15
Otsego town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-09-07
Pittsfield town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-18
Plainfield town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15
Richfield town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-08-23

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Roseboom town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-08-30
Springfield town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-18
Unadilla town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-07-15
Westford town	Town	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Worcester town	Town	Expired on 2026-06-08	Otsego County 2021 (FEMA plan 106575)	2021-06-09	2026-06-08	-114	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$24,295,575	\$17,426	\$29,367	\$24,342,368	78	
2	Cold Wave	Relatively Moderate	Relatively High	\$1,869	\$30,779	\$4,505,744	\$4,538,392	21	
3	Tornado	Relatively Low	Relatively Low	\$246,122	\$610	\$731,852	\$978,585	6	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$139,345	\$1,160	\$412,653	\$553,159	339	Includes 14 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Hurricane	Relatively Low	Relatively Low	\$256,976	\$33,864	\$11,044	\$301,884	0	Declared 4 times; no Storm Events record of this type.
6	Earthquake	Very Low	Very Low	\$183,955	n/a	\$30,277	\$214,232		Storm Events does not record earthquakes.
7	Lightning	Relatively Low	Relatively Low	\$7,153	n/a	\$199,531	\$206,684	3	
8	Winter Weather	Relatively Moderate	Relatively Moderate	\$23,998	\$47	\$94,342	\$118,387	107	
9	Hail	Very Low	Very Low	\$10,510	\$64,254	\$41,612	\$116,376	131	
10	Ice Storm	Relatively Low	Relatively Low	\$46,820	n/a	\$13,139	\$59,960	11	
11	Heat Wave	Very Low	Very Low	under \$1	\$2,627	\$48,118	\$50,745	4	
12	Landslide	Relatively Low	Relatively Low	\$3,164	n/a	\$8,013	\$11,177	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Wildfire	Very Low	Very Low	\$9,053	\$7	\$884	\$9,944	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Avalanche	Very Low	Very Low	\$0	n/a	\$158	\$158	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	3	

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).
NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.
Local data needed: state and local landslide and wildfire 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: coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.
The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.
Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 5908 (Very Low, 22.9); tract 5907.02 (Very Low, 22.5); tract 5907.01 (Very Low, 22.1)
Earthquake	tract 5917 (Relatively Low, 46.2); tract 5902.02 (Relatively Low, 44.0); tract 5908 (Relatively Low, 43.6)
Hurricane	tract 5908 (Relatively Low, 62.6); tract 5902.02 (Relatively Low, 60.2); tract 5907.02 (Relatively Low, 58.4)
Landslide	tract 5906 (Relatively Low, 93.4); tract 5904.02 (Relatively Low, 93.4); tract 5902.02 (Relatively Low, 92.8)
Tornado	tract 5908 (Relatively Moderate, 60.7); tract 5917 (Relatively Moderate, 59.8); tract 5910 (Relatively Moderate, 54.4)
Wildfire	tract 5902.02 (Very Low, 68.6); tract 5904.02 (Very Low, 67.7); tract 5908 (Very Low, 65.9)

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 5908 is Census Tract 5908). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	21 records, 1996 to 2026 (21 zone-level)	1 day to 4 days (median 1 day); 17 with a recorded value	4 consecutive days, 2005-01-21 to 2005-01-24, zone-level	Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	3 records, 1998 to 2001 (3 zone-level)	1 day to 31 days (median 30 days); 3 with a recorded value	31 days (1 month), 1998-12-01 to 1998-12-31, 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)	134 records, 1990 to 2025	0.75 in to 3 in (median 0.88 in); 134 with a recorded value	3 in hail, 2012-07-23	Hail, 2008-06-16, \$0 property; \$10,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Oneonta city (14 records), Oneonta town (14 records), Richfield Springs village (14 records), Cooperstown village (12 records), Otego town (12 records), Otego village (12 records), Milford town (9 records), Milford village (9 records), Gilbertsville village (5 records), Maryland town (5 records); and 14 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2001 to 2012 (4 zone-level)	3 days to 10 days (median 6.5 days); 2 with a recorded value	10 consecutive days, 2001-08-01 to 2001-08-10, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	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)	11 records, 1998 to 2008 (11 zone-level)		Ice Storm, 2003-04-04, \$1,000,000 property; crops not reported (2003 dollars); NWS zone NYZ046		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	78 records, 1996 to 2025 (10 zone-level)		Flood, 2011-09-07, \$58,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Edmeston town (5 records), Gilbertsville village (5 records), Laurens town (5 records), Laurens village (5 records), Oneonta city (5 records), Oneonta town (5 records), Hartwick town (4 records), Morris town (3 records), Morris village (3 records), New Lisbon town (3 records); and 12 more jurisdictions (see the Excel file). Zone-level records (10) 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)	3 records, 2001 to 2003		Lightning, 2003-08-29, \$5,000 property; crops not reported (2003 dollars)		Event records naming jurisdictions in the plan: Oneonta city (2 records), Oneonta town (2 records), Edmeston town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	16 records, 1996 to 2019 (16 zone-level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 10 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ046	High Wind, 2011-08-28, \$200,000 property; \$0 crops (zone total, 2011 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	454 records, 1961 to 2026	50 kt (58 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 302 with a recorded value	90 kt (104 mph) estimated gust, Thunderstorm Wind, 2007-08-16	Thunderstorm Wind, 1998-05-31, \$125,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Oneonta city (38 records), Oneonta town (38 records), Cooperstown village (26 records), Unadilla town (25 records), Unadilla village (25 records), Gilbertsville village (18 records), Edmeston town (17 records), Milford town (17 records), Milford village (17 records), Richfield Springs village (16 records); and 20 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	14 records, 1958 to 2026	F/EF0 to F/EF3 (median between F/EF0 and F/EF1); 14 with a recorded value	F3 tornado, 1998-05-31, 5 mi within this county, 800 yd wide, \$800,000 property; crops not reported (1998 dollars), 3 direct injuries	Tornado, 1992-07-05, \$2,500,000 property; crops not recorded (1992 dollars)	Event records naming jurisdictions in the plan: Cooperstown village (1 record), Gilbertsville village (1 record), Laurens town (1 record), Laurens village (1 record), Maryland town (1 record), Milford town (1 record), Milford 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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	107 records, 1996 to 2026 (107 zone- level)		Heavy Snow, 2003-01-03, \$300,000 property; crops not reported (2003 dollars); NWS zone NYZ046		Countywide (zone-level records).	

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

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

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 27 declarations covering 19 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
2021-08-22	2021-08-21	EM-3565-NY	Emergency	Hurricane Henri	Hurricane	no Public Assistance recorded	new since last plan	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$44,393,575.42		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4480
2019-12-19	2019-10-31	DR-4472-NY	Major disaster	Severe Storms, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind	\$5,384,115.82		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$454,957.97		
2014-07-08	2014-05-13	DR-4180-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$645,969.10		
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$513,035.54		
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	\$3,963,419.66		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	\$1,045,266.95		
2010-04-16	2010-03-13	DR-1899-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$372,767.11		
2008-12-18	2008-12-11	EM-3299-NY	Emergency	Severe Winter Storm	Winter Weather	\$79,488.77		
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,519,533.28		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$17,151,244.71		
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	\$723,813.26		
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	\$11,509.82		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$6,221.68		
2003-05-12	2003-04-03	DR-1467-NY	Major disaster	Ice Storm	Ice Storm	\$257,635.54		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$548,875.36		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$12,764.94		
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	\$348,931.05		
1998-06-16	1998-05-31	DR-1222-NY	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded		

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: 4 rows, \$52,246.03

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1827-NY	2009-03-04	Severe Winter Storm	Carlisle, Town of	\$2,999.31
DR-1692-NY	2007-04-24	Severe Storms and Inland and Coastal Flooding	Carlisle, Town of	\$40,673.15
DR-1565-NY	2004-10-01	Tropical Depression Ivan	Carlisle, Town of	\$4,047.68
EM-3184-NY	2003-03-27	Snow	Carlisle, Town of	\$4,525.89

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	21	5	0	5	0	0	1996 to 2026-06-30	
Drought	3	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	134	11	1	7	0	0	1955 to 2026-06-30	
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hurricane	0	0	0	0	4	1	1996 to 2026-06-30	No Storm Events records of this type; 4 federal declared incidents (see declarations table)
Ice Storm	11	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	78	18	4	16	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	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	470	90	20	75	1	0	1955 to 2026-06-30	Includes 14 High Wind and 2 Strong Wind records.
Tornado	14	1	0	1	1	0	1950 to 2026-06-30	
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	107	20	2	20	4	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
2022-01-26	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2022 dollars)	1, 0	NWS zone NYZ046 (OTSEGO), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2012-07-23	Hail	3 in	\$0 property; \$0 crops (2012 dollars)	0, 0	WORCESTER		B1-c worst recorded: Hail
2011-09-07	Flood		\$58,000,000 property; \$0 crops (2011 dollars)	0, 0	UNADILLA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2007-08-16	Thunderstorm Wind	90 kt (104 mph) estimated gust	\$75,000 property; \$0 crops (2007 dollars)	0, 0	WELLS BRIDGE		B1-c worst recorded: Thunderstorm Wind
2005-01-21	Cold/Wind Chill		\$0 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone NYZ046 (OTSEGO), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2003-10-15	High Wind	60 kt (69 mph) estimated gust	\$50,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ046 (OTSEGO), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-08-29	Lightning		\$5,000 property; crops not reported (2003 dollars)	0, 0	ONEONTA		B1-c worst recorded: Lightning
2003-04-04	Ice Storm		\$1,000,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ046 (OTSEGO), zone-level		B1-c worst recorded: Ice Storm
2003-01-03	Heavy Snow		\$300,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ046 (OTSEGO), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1998-05-31	Tornado	F3, 5 mi within this county, 800 yd wide	\$800,000 property; crops not reported (1998 dollars)	0, 3	LAURENS to MILFORD		B1-c worst recorded: Tornado
1998-05-31	Thunderstorm Wind	speed not recorded	\$100,000 property; crops not reported (1998 dollars)	1, 5	COOPERSTOWN to ONEONTA		deaths or injuries recorded
1986-06-16	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	1, 0	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (845 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	4.84	event-days per year	about 4.84 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	92	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 3 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.00091	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.091%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.66	events per year	about 2.66 per year	Highly likely	FEMA annualized frequency (modeled)	101.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.21	event-days per year	about 1.21 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	23	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0205	events per year	about 1 in 49 years	Possible	FEMA annualized frequency (modeled)	6	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.501	event-days per year	about 0.501 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	34	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.5	event-days per year	about 1.5 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	42	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Landslide	1.22	events per year (modeled)	about 1.22 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	28.2	days per year with a strike	about 28.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.3	events per year	about 1.3 per year	Highly likely	FEMA annualized frequency (modeled)	50	1986 to 2023 (38 years)	countywide	
Tornado	0.24	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000187	annual probability at a location	chance a given location in the county burns in a year: 0.00187%		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	21.6	event-days per year	about 21.6 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	410	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	60	30	2
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	288	30	9.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	22	30	0.733
Tornado	EF0-1	1996 to 2025	4	30	0.133
Tornado	EF2-3	1996 to 2025	1	30	0.0333
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	6 of 22	19.6	22.0	22.9	Very Low 6, Not Applicable 16
Cold Wave	22 of 22	66.1	82.8	94.7	Relatively High 17, Relatively Moderate 5
Drought	0 of 22				No Rating 22
Earthquake	22 of 22	13.5	26.2	46.2	Relatively Low 3, Very Low 19
Hail	22 of 22	30.1	45.0	63.3	Relatively Low 17, Very Low 5
Heat Wave	22 of 22	2.4	3.3	6.0	Very Low 22
Hurricane	22 of 22	48.1	54.1	62.6	Relatively Low 20, Very Low 2
Ice Storm	22 of 22	9.1	36.5	67.4	Relatively Low 12, Very Low 10
Inland Flooding	22 of 22	32.4	84.4	96.7	Very High 1, Relatively High 12, Relatively Moderate 8, Relatively Low 1
Landslide	22 of 22	27.6	88.7	93.4	Relatively Low 17, Very Low 5
Lightning	22 of 22	24.6	43.7	70.3	Relatively Moderate 6, Relatively Low 16
Strong Wind	22 of 22	40.9	61.3	81.5	Relatively Moderate 16, Relatively Low 6
Tornado	22 of 22	30.6	43.0	60.7	Relatively Moderate 4, Relatively Low 18
Wildfire	22 of 22	38.9	59.1	68.6	Very Low 22
Winter Weather	22 of 22	49.6	67.0	85.6	Relatively High 4, Relatively Moderate 18

Hail: Agriculture is 55% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Otsego County	County	Expired on 2026-06-08		\$5,423,760.22	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$21,297.24 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Cherry Valley village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$30,455.51	3 total; 0 since its plan	
Cooperstown village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$112,948	41 total; 5 since its plan	
Gilbertsville village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	\$2,543,918.96	29 total; 9 since its plan	
Laurens village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	16 total; 2 since its plan	
Milford village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$18,010.87	29 total; 2 since its plan	
Morris village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$91,885.61	22 total; 5 since its plan	
Oneonta city	City	Expired on 2026-06-08	FMA RL 0, SRL 0; any 2	\$3,424,726.71	59 total; 6 since its plan	Includes \$141,481.44 for declarations not counted as hazard incidents (DR-4480-NY).
Otego village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 5	\$17,694.26	30 total; 3 since its plan	
Richfield Springs village	Village	Expired on 2026-06-08	FMA RL 0, SRL 0; any 2	\$23,245.31	31 total; 1 since its plan	
Unadilla village	Village	Expired on 2026-06-08	FMA RL 3, SRL 0; any 25	\$17,910.22	30 total; 5 since its plan	
Burlington town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$343,643.13	4 total; 0 since its plan	
Butternuts town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	\$884,788.55	0 total; 0 since its plan	
Cherry Valley town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$224,577.02	3 total; 0 since its plan	
Decatur town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	\$126,987.25	0 total; 0 since its plan	
Edmeston town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$237,822.20	26 total; 5 since its plan	
Exeter town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$59,652.11	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>	
Hartwick town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$1,137,976.20	14 total; 3 since its plan	
Laurens town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$1,921,768.75	16 total; 2 since its plan	
Maryland town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 3	\$620,123.70	11 total; 3 since its plan	
Middlefield town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$1,052,450.92	10 total; 3 since its plan	
Milford town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	\$341,936.10	29 total; 2 since its plan	
Morris town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$1,317,957.92	22 total; 5 since its plan	
New Lisbon town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$404,294.29	9 total; 2 since its plan	
Oneonta town	Town	Expired on 2026-06-08	FMA RL 1, SRL 1; any 4	\$1,985,196.71	59 total; 6 since its plan	
Otego town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 2	\$131,588.15	30 total; 3 since its plan	
Otsego town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$679,277.40	1 total; 0 since its plan	
Pittsfield town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$1,967,107.72	13 total; 2 since its plan	
Plainfield town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Richfield town	Town	Expired on 2026-06-08	FMA RL 1, SRL 1; any 4	\$510,637.24	0 total; 0 since its plan	
Roseboom town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$442,312.84	1 total; 0 since its plan	
Springfield town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 0	\$299,580.11	6 total; 0 since its plan	
Unadilla town	Town	Expired on 2026-06-08	FMA RL 0, SRL 1; any 5	\$1,471,124.69	30 total; 5 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>	
Westford town	Town	No approved plan on record. Approvable pending adoption, not yet eligible	FMA RL 0, SRL 0; any 0	\$368,861.73	8 total; no approved plan	
Worcester town	Town	Expired on 2026-06-08	FMA RL 0, SRL 0; any 1	\$318,634.10	17 total; 4 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 2021-06-09	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
						<i>FEMA's dollar value per year, not property damage</i>		<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Avalanche	\$0	n/a	under 1	\$0	n/a	\$158					building exposure is 0 in NRI
Cold Wave	\$14,859,776,764	\$72,303,464	58,494	\$1,869	\$30,779	\$4,505,744	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$25,929,570,576	n/a	58,524	\$183,955	n/a	\$30,277	0.000709%				

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 2021-06-09 <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
Hail	\$14,859,776,764	\$72,303,464	58,494	\$10,510	\$64,254	\$41,612	under 0.0001%	\$0			
Heat Wave	\$14,859,776,764	\$72,303,464	58,494	under \$1	\$2,627	\$48,118	under 0.0001%				
Hurricane	\$14,774,945,840	\$71,037,308	58,145	\$256,976	\$33,864	\$11,044	0.00174%			no Public Assistance recorded (1 declaration)	
Ice Storm	\$14,859,143,528	n/a	58,488	\$46,820	n/a	\$13,139	0.000315%				
Inland Flooding	\$14,823,759,085	\$5,474,405	2,082	\$24,295,575	\$17,426	\$29,367	n/a (see note)	\$286,000			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	\$852,947,557	n/a	3,953	\$3,164	n/a	\$8,013	0.000371%				
Lightning	\$14,859,776,764	n/a	58,494	\$7,153	n/a	\$199,531	under 0.0001%				
Strong Wind	\$14,859,776,764	\$72,303,464	58,494	\$139,345	\$1,160	\$412,653	0.000938%	\$258,750			
Tornado	\$14,859,776,764	\$72,303,464	58,494	\$246,122	\$610	\$731,852	0.00166%	\$15,000			
Wildfire	\$8,020,129,214	\$48,073,918	33,660	\$9,053	\$7	\$884	0.000113%				
Winter Weather	\$14,859,776,764	\$72,303,464	58,494	\$23,998	\$47	\$94,342	0.000161%		\$58,550		

Totals since 2021-06-09 (Storm Events through 2026-06-30): 120 county-coded records, 115 with a damage value recorded (including \$0), \$559,750; 25 zone-level records, 25 with a damage value recorded (including \$0), \$58,550 reported for the zone; Public Assistance: none recorded on the 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	58,494
Building value (total, not at risk)	\$14,859,776,764
Agriculture value (total, not at risk)	\$72,303,464
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$25,375,316
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)	\$6,126,734
Social vulnerability rating	Relatively Moderate
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)	5	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	57	Severe repetitive loss, NFIP insurance definition	3

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	5	3	57	3	58	0	21
of which: Oneonta city	0	0	2	0	2	0	0
of which: Otego village	0	0	5	0	5	0	3
of which: Unadilla village	3	0	25	0	25	0	12
of which: Butternuts town	0	0	1	0	1	0	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: Maryland town	0	0	3	0	3	0	1
of which: Milford town	0	0	1	0	1	0	0
of which: Oneonta town	1	1	4	1	4	0	1
of which: Richfield town	1	1	3	1	4	0	1
of which: Unadilla town	0	1	5	1	5	0	2
of which: Worcester town	0	0	1	0	1	0	0
of which: Otego town	0	0	2	0	2	0	0
of which: Laurens village	0	0	1	0	1	0	0
of which: Richfield Springs village	0	0	2	0	2	0	1
of which: Decatur town	0	0	1	0	1	0	0
of which: Gilbertsville village	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	19	0	19	0	3

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Cherry Valley village	361449	0	0	0	0	0	0	0
Cooperstown village	360665	0	0	0	0	0	0	0
Gilbertsville village	361455	0	0	1	0	1	0	0
Laurens village	361351	0	0	1	0	1	0	0
Milford village	361352	0	0	0	0	0	0	0
Morris village	361353	0	0	0	0	0	0	0
Oneonta city	360667	0	0	2	0	2	0	0
Otego village	361022	0	0	5	0	5	0	3
Richfield Springs village	361360	0	0	2	0	2	0	1
Unadilla village	361044	3	0	25	0	25	0	12
Burlington town	361416	0	0	0	0	0	0	0
Butternuts town	361247	0	0	1	0	1	0	0
Cherry Valley town	361269	0	0	0	0	0	0	0
Decatur town	361417	0	0	1	0	1	0	0
Edmeston town	361270	0	0	0	0	0	0	0
Exeter town	361418	0	0	0	0	0	0	0
Hartwick town	361271	0	0	0	0	0	0	0
Laurens town	361419	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>
Maryland town	361272	0	0	3	0	3	0	1
Middlefield town	361268	0	0	0	0	0	0	0
Milford town	361274	0	0	1	0	1	0	0
Morris town	361273	0	0	0	0	0	0	0
New Lisbon town	361420	0	0	0	0	0	0	0
Oneonta town	361275	1	1	4	1	4	0	1
Otego town	361284	0	0	2	0	2	0	0
Otsego town	361276	0	0	0	0	0	0	0
Pittsfield town	361277	0	0	0	0	0	0	0
Plainfield town	361278	0	0	0	0	0	0	0
Richfield town	361279	1	1	3	1	4	0	1
Roseboom town	361421	0	0	0	0	0	0	0
Springfield town	361280	0	0	0	0	0	0	0
Unadilla town	361281	0	1	5	1	5	0	2
Westford town	361282	0	0	0	0	0	0	0
Worcester town	361283	0	0	1	0	1	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	5	3	51	3	52	0	18
2 to 4 unit residential	0	0	2	0	2	0	1
other residential	0	0	0	0	0	0	0
non-residential	0	0	4	0	4	0	2
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 53 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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

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). Otsego County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36077). Automated baseline. <https://hazardplain.org/ny/36077/> 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