

Schoharie County, NY

Risk-assessment baseline packet

County FIPS: 36095 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 2031-01-14. Plan: Schoharie County 2026 (FEMA plan 109919), approved 2026-01-15.

Since the plan was approved on 2026-01-15: no new hazard declaration and 10 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 (\$11,073,814 a year), Tornado (\$615,961) and Cold Wave (\$379,092).

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; 36095 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 2031-01-14	Plan:	Schoharie County 2026 (FEMA plan 109919)
Approved:	2026-01-15	Days to expiry:	1,567
What changed since your last plan (approved 2026-01-15)			
New federal declarations:	none	Storm Events records since approval:	10 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 3, SRL 10 (44 CFR 77.2); any definition: 50	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: 23 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
Schoharie County	County	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Cobleskill village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-04-02
Esperance village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-08-14
Middleburgh village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-03-09
Richmondville village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-01-22
Schoharie village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-04-09
Sharon Springs village	Village	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Blenheim town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Broome town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Carlisle town	Town	Plan 109919 approved 2026-01-15, pending adoption here; not yet eligible	Schoharie County 2026 (FEMA plan 109919), pending adoption here	2026-01-15 by FEMA; not yet adopted here	2031-01-14 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cobleskill town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Conesville town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-02-12
Esperance town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Fulton town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Gilboa town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-02-05
Jefferson town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Middleburgh town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		
Richmondville town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Schoharie town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-03-11
Seward town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-04-09
Sharon town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-02-11
Summit town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-01-20
Wright town	Town	Approved, expires 2031-01-14	Schoharie County 2026 (FEMA plan 109919)	2026-01-15	2031-01-14	1,567		this jurisdiction approved 2026-08-27

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 Low	Relatively Low	\$10,533,439	\$76,450	\$463,925	\$11,073,814	101	
2	Tornado	Relatively Low	Relatively Low	\$195,304	\$776	\$419,881	\$615,961	1	
3	Cold Wave	Relatively Low	Relatively Low	\$292	\$21,985	\$356,814	\$379,092	70	Includes 20 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Hurricane	Relatively Low	Relatively Low	\$275,896	\$58,423	\$10,331	\$344,650	1	
5	Strong Wind	Very Low	Relatively Low	\$54,674	\$2,003	\$78,315	\$134,991	272	Includes 27 High Wind and 46 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Earthquake	Very Low	Very Low	\$118,322	n/a	\$15,670	\$133,992		Storm Events does not record earthquakes.
7	Hail	Very Low	Relatively Low	\$5,100	\$33,105	\$95,062	\$133,267	37	
8	Lightning	Relatively Low	Relatively Low	\$4,918	n/a	\$98,734	\$103,652	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Winter Weather	Relatively Low	Relatively Low	\$14,556	\$8	\$47,076	\$61,640	196	
10	Ice Storm	Relatively Low	Relatively Low	\$38,790	n/a	\$5,553	\$44,344	4	
11	Heat Wave	Very Low	Very Low	under \$1	\$1,880	\$31,122	\$33,002	21	
12	Landslide	Relatively Low	Very Low	\$184	n/a	\$7,697	\$7,881	1	

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	\$3,272	\$3	\$413	\$3,687	1	
14	Avalanche	Very Low	Very Low	under \$1	n/a	\$662	\$662	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	1	
	Coastal Flooding	Not Applicable	Not Applicable					0	Declared 1 time; no Storm Events record of this type.

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

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 7407 (Very Low, 43.4); tract 7406 (Very Low, 42.1); tract 7401 (Very Low, 41.6)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 7402 (Relatively Low, 56.2); tract 7404 (Relatively Low, 45.9); tract 7407 (Relatively Low, 42.1)
Hurricane	tract 7404 (Relatively Low, 73.2); tract 7402 (Relatively Low, 72.8); tract 7407 (Relatively Low, 71.8)
Landslide	tract 7406 (Relatively Low, 95.4); tract 7408 (Relatively Low, 94.4); tract 7407 (Relatively Low, 93.5)
Tornado	tract 7407 (Relatively Moderate, 62.0); tract 7402 (Relatively Moderate, 61.6); tract 7401 (Relatively Moderate, 60.5)
Wildfire	tract 7404 (Very Low, 64.0); tract 7407 (Very Low, 62.7); tract 7402 (Very Low, 62.7)

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 7407 is Census Tract 7407). 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)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	50 records, 1996 to 2026 (50 zone-level)	1 day to 5 days (median 2 days); 40 with a recorded value	5 consecutive days, 2026-01-28 to 2026-02-01, zone-level		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	20 records, 2002 to 2023 (20 zone-level)		No crop damage reported in 20 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	1 record, 1999 (1 zone-level)	30 days; 1 with a recorded value	30 days (1 month), 1999-04-01 to 1999-04-30, 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)	42 records, 1987 to 2023	0.75 in to 1.5 in (median 1 in); 42 with a recorded value	1.5 in hail, 2023-08-04	Hail, 2008-06-16, \$0 property; \$512,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Cobleskill town (5 records), Cobleskill village (5 records), Richmondville town (5 records), Richmondville village (5 records), Jefferson town (4 records), Carlisle town (3 records), Schoharie town (2 records), Schoharie village (2 records), Summit town (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	21 records, 1998 to 2025 (21 zone-level)	1 day to 5 days (median 1 day); 15 with a recorded value	5 consecutive days, 2018-07-01 to 2018-07-05, 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	1 record, 2011 (1 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$0 property; \$0 crops (2011 dollars); NWS zone NYZ047		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 2007 to 2019 (4 zone-level)		No damage reported in 4 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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	101 records, 1996 to 2025 (31 zone-level)		Flood, 1996-01-19, \$12,000,000 property; crops not reported (1996 dollars), 2 direct deaths (reported for the zone); NWS zone NYZ047		Event records naming jurisdictions in the plan: Gilboa town (6 records), Cobleskill town (4 records), Cobleskill village (4 records), Esperance town (3 records), Esperance village (3 records), Richmondville town (3 records), Richmondville village (3 records), Sharon Springs village (3 records), Schoharie town (2 records), Schoharie village (2 records); and 5 more jurisdictions (see the Excel file). Zone-level records (31) 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)	1 record, 2023		Debris Flow, 2023-08-04, \$5,000 property; \$0 crops (2023 dollars)		No event record names a jurisdiction in the plan.	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	0					Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	73 records, 1996 to 2025 (73 zone-level)	34 kt (39 mph) to 64 kt (74 mph) (median 45 kt (52 mph)); 66 with a recorded value	64 kt (74 mph) measured, High Wind, 2002-03-10; NWS zone NYZ047	High Wind, 2003-11-13, \$25,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	236 records, 1962 to 2025	45 kt (52 mph) to 71 kt (82 mph) (median 50 kt (58 mph)); 162 with a recorded value	71 kt (82 mph) measured gust, Thunderstorm Wind, 2006-02-17	Thunderstorm Wind, 1995-07-15, \$500,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Schoharie town (22 records), Schoharie village (22 records), Jefferson town (19 records), Richmondville town (17 records), Richmondville village (17 records), Cobleskill town (16 records), Cobleskill village (16 records), Summit town (11 records), Carlisle town (9 records), Esperance town (7 records); and 6 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	3 records, 1989 to 2013	F/EF1 to F/EF4 (median F/EF1); 3 with a recorded value	F4 tornado, 1989-07-10, 18 mi path length (whole path, pre-1996), 1,320 yd wide, \$25,000,000 property; crops not recorded (1989 dollars), 20 direct injuries		Event records naming jurisdictions in the plan: Jefferson town (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)	1 record, 2002 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	196 records, 1996 to 2026 (196 zone-level)		Winter Storm, 1997-03-31, \$500,000 property; crops not reported (1997 dollars); NWS zone NYZ047		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: 29 declarations covering 20 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-08-22	2021-08-21	EM-3565-NY	Emergency	Hurricane Henri	Hurricane	no Public Assistance recorded	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$155,878.16	
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
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$279,990.01	
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	\$1,084,496.50	
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	\$86,552,186.04	
2011-08-26	2011-08-25	EM-3328-NY	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4020

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2010-04-16	2010-03-13	DR-1899-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$609,583.27	
2009-03-04	2008-12-11	DR-1827-NY	Major disaster	Severe Winter Storm	Winter Weather	\$839,805.59	
2008-12-18	2008-12-11	EM-3299-NY	Emergency	Severe Winter Storm	Winter Weather	\$571,929.83	same incident as DR-1827
2007-04-24	2007-04-14	DR-1692-NY	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$1,161,478.86	
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,191,191.66	
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	\$1,317,544.25	
2004-10-01	2004-09-16	DR-1565-NY	Major disaster	Tropical Depression Ivan	Hurricane	\$342,826.03	
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$657,248.57	
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	\$738.12	
2003-03-27	2003-02-17	EM-3184-NY	Emergency	Snow	Winter Weather	\$119,885.04	
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$308,124.35	
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	no Public Assistance recorded	
2000-10-11	2000-05-22	EM-3155-NY	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded	
2000-07-21	2000-05-03	DR-1335-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,365,778.47	
1999-09-19	1999-09-16	DR-1296-NY	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$223,359.48	
1996-12-09	1996-11-08	DR-1148-NY	Major disaster	Severe Storms High Winds, Rain and Flooding	Inland Flooding; Strong Wind	no Public Assistance recorded	
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded	
1987-05-15	1987-04-03	DR-792-NY	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded	

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1963-08-23	1963-08-23	DR-158-NY	Major disaster	Heavy Rains & Flooding	Inland Flooding
1962-03-16	1962-03-16	DR-129-NY	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1956-03-29	1956-03-29	DR-52-NY	Major disaster	Flood	Inland Flooding
1955-08-22	1955-08-22	DR-45-NY	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding
1954-10-07	1954-10-07	DR-26-NY	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

1 Fire Management declaration (1995-08-25 to 1995-08-25) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$14,079.21

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1670-NY	2006-12-12	Severe Storms and Flooding	Charleston, Town of	\$9,954.21
DR-1670-NY	2006-12-12	Severe Storms and Flooding	Burtonsville Volunteer Fire Department	\$4,125

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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	70	7	3	17	0	0	1996 to 2026-06-30	Includes 20 Frost/Freeze records.
Drought	1	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	42	0	0	2	0	0	1955 to 2026-06-30	
Heat Wave	21	0	2	8	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	1	0	0	0	6	0	1996 to 2026-06-30	
Ice Storm	4	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	101	0	1	8	8	0	1996 to 2026-06-30	
Landslide	1	0	0	1	0	0	1996 to 2026-06-30	
Lightning	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	309	0	10	37	1	0	1955 to 2026-06-30	Includes 27 High Wind and 46 Strong Wind records.
Tornado	3	0	0	0	0	0	1950 to 2026-06-30	
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	196	3	12	42	5	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-28	Cold/Wind Chill		damage not reported	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-04	Debris Flow		\$5,000 property; \$0 crops (2023 dollars)	0, 0	WARNERVILLE	within last 5 years	B1-c worst recorded: Debris Flow
2023-08-04	Hail	1.5 in	damage not reported	0, 0	COBLESKILL ARPT	within last 5 years	B1-c worst recorded: Hail
2018-07-01	Heat		damage not reported	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-08-28	Tropical Storm		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-02-17	Thunderstorm Wind	71 kt (82 mph) measured gust	damage not reported	0, 0	MIDDLEBURG		B1-c worst recorded: Thunderstorm Wind
2002-03-10	High Wind	64 kt (74 mph) measured	damage not reported	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		B1-c worst recorded: High Wind and Strong Wind
1999-04-01	Drought		damage not reported	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		B1-c worst recorded: Drought
1997-07-03	Thunderstorm Wind	speed not recorded	\$100,000 property; crops not reported (1997 dollars)	0, 5	CHARLOTTEVILLE		deaths or injuries recorded
1997-03-31	Winter Storm		\$500,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1996-01-19	Flood		\$12,000,000 property; crops not reported (zone total, 1996 dollars)	2, 0	NWS zone NYZ047 (SCHOHARIE), zone-level		deaths or injuries recorded
1989-07-10	Tornado	F4, 18 mi path length (whole path, pre-1996), 1,320 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	0, 20	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (750 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.95	event-days per year	about 3.95 days per year	Likely	Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%)	75	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000941	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0941%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.8	events per year	about 2.8 per year	Highly likely	FEMA annualized frequency (modeled)	106.4 (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 13 of 30 years, 1996 to 2025 (43.3%)	22	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0345	events per year	about 1 in 29 years	Possible	FEMA annualized frequency (modeled)	12	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	0.505	event-days per year	about 0.505 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	34	1946-12-31 to 2014-02-12 (67 years)	countywide	

Hazard	FEMA annualized frequency (modeled)	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
	<i>unit per row</i>								
Inland Flooding	1.82	event-days per year	about 1.82 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	51	1996 to 2023 (28 years)	see B1-f	
Landslide	0.786	events per year (modeled)	about 0.79 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	27.3	days per year with a strike	about 27.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.39	events per year	about 1.39 per year	Highly likely	FEMA annualized frequency (modeled)	53	1986 to 2023 (38 years)	countywide	
Tornado	0.154	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000026	annual probability at a location	chance a given location in the county burns in a year: 0.0026%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	20.5	event-days per year	about 20.5 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	389	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	18	30	0.6
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	154	30	5.13
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	42	30	1.4
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	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 8	38.3	41.6	43.4	Very Low 5, Not Applicable 3
Coastal Flooding	0 of 8				Not Applicable 8
Cold Wave	8 of 8	26.1	50.6	60.2	Relatively Moderate 4, Relatively Low 4
Drought	0 of 8				No Rating 8
Earthquake	8 of 8	22.3	35.6	56.2	Relatively Low 3, Very Low 5
Hail	8 of 8	38.2	67.1	75.2	Relatively Moderate 3, Relatively Low 5
Heat Wave	8 of 8	2.4	5.6	8.1	Very Low 8
Hurricane	8 of 8	50.7	68.4	73.2	Relatively Low 7, Very Low 1
Ice Storm	8 of 8	17.1	56.8	67.7	Relatively Low 7, Very Low 1
Inland Flooding	8 of 8	4.1	87.4	97.0	Very High 1, Relatively High 6, Very Low 1
Landslide	8 of 8	25.1	91.5	95.4	Relatively Low 7, Very Low 1
Lightning	8 of 8	21.6	57.1	68.7	Relatively Moderate 5, Relatively Low 3
Strong Wind	8 of 8	20.9	53.7	61.9	Relatively Moderate 4, Relatively Low 4
Tornado	8 of 8	31.7	56.3	62.0	Relatively Moderate 4, Relatively Low 4
Wildfire	8 of 8	23.6	60.5	64.0	Very Low 8
Winter Weather	8 of 8	45.4	78.6	84.9	Relatively High 4, Relatively Moderate 3, Relatively Low 1

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Schoharie County	County	Approved, expires 2031-01-14		\$71,369,454.33	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$45,611.17 for declarations not counted as hazard incidents (DR-4480-NY).
Cobleskill village	Village	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$255,331.09	25 total; 0 since its plan	
Esperance village	Village	Approved, expires 2031-01-14	FMA RL 1, SRL 0; any 6	no Public Assistance recorded	10 total; 0 since its plan	
Middleburgh village	Village	Approved, expires 2031-01-14	FMA RL 1, SRL 5; any 19	\$337,133.08	0 total; 0 since its plan	
Richmondville village	Village	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$1,103,328.27	25 total; 0 since its plan	
Schoharie village	Village	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 6	\$1,632,122.35	26 total; 0 since its plan	
Sharon Springs village	Village	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$375,272.88	7 total; 0 since its plan	
Blenheim town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$1,126,880.33	0 total; 0 since its plan	
Broome town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$2,038,005	0 total; 0 since its plan	
Carlisle town	Town	Plan 109919 approved 2026-01-15, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$81,442.56	13 total; no approved plan	
Cobleskill town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$191,425.94	25 total; 0 since its plan	
Conesville town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$685,422.83	4 total; 0 since its plan	
Esperance town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 3; any 4	\$728,354.25	10 total; 0 since its plan	
Fulton town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$1,153,694.57	0 total; 0 since its plan	
Gilboa town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$1,580,484.60	9 total; 0 since its plan	
Jefferson town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$852,604.25	25 total; 0 since its plan	
Middleburgh town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 2; any 7	\$8,801.84	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>	
Richmondville town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$1,104,652.27	25 total; 0 since its plan	
Schoharie town	Town	Approved, expires 2031-01-14	FMA RL 1, SRL 0; any 2	\$411,601.38	26 total; 0 since its plan	
Seward town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$398,611.30	2 total; 0 since its plan	
Sharon town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$440,437.89	4 total; 0 since its plan	
Summit town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 0	\$371,744.72	15 total; 0 since its plan	
Wright town	Town	Approved, expires 2031-01-14	FMA RL 0, SRL 0; any 1	\$2,072,062.73	0 total; 0 since its plan	

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <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 2026-01-15 <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	\$193,856	n/a	under 1	under \$1	n/a	\$662	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$8,182,828,461	\$61,698,729	29,687	\$292	\$21,985	\$356,814	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$14,151,660,487	n/a	29,714	\$118,322	n/a	\$15,670	0.000836%				
Hail	\$8,182,828,461	\$61,698,729	29,687	\$5,100	\$33,105	\$95,062	under 0.0001%				
Heat Wave	\$8,182,828,461	\$61,698,729	29,687	under \$1	\$1,880	\$31,122	under 0.0001%				
Hurricane	\$8,182,828,461	\$61,668,037	29,687	\$275,896	\$58,423	\$10,331	0.00337%				
Ice Storm	\$8,182,828,461	n/a	29,687	\$38,790	n/a	\$5,553	0.000474%				
Inland Flooding	\$8,172,783,230	\$10,680,314	1,665	\$10,533,439	\$76,450	\$463,925	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$461,437,582	n/a	1,752	\$184	n/a	\$7,697	under 0.0001%				
Lightning	\$8,182,828,461	n/a	29,687	\$4,918	n/a	\$98,734	under 0.0001%				
Strong Wind	\$8,182,828,461	\$61,698,729	29,687	\$54,674	\$2,003	\$78,315	0.000668%				
Tornado	\$8,182,828,461	\$61,698,729	29,687	\$195,304	\$776	\$419,881	0.00239%				

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 2026-01-15 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$2,092,187,809	\$17,028,986	9,722	\$3,272	\$3	\$413	0.000156%				
Winter Weather	\$8,182,828,461	\$61,698,729	29,687	\$14,556	\$8	\$47,076	0.000178%				

Totals since 2026-01-15 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 10 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	29,687
Building value (total, not at risk)	\$8,182,828,461
Agriculture value (total, not at risk)	\$61,698,729
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$11,439,380
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)	\$1,631,254
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	10
Repetitive loss, NFIP insurance definition	44	Severe repetitive loss, NFIP insurance definition	7

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	3	10	44	7	50	5	11
of which: Cobleskill village	0	0	1	0	1	0	1
of which: Middleburgh town	0	2	7	2	7	0	2
of which: Richmondville village	0	0	1	0	1	0	0
of which: Schoharie village	0	0	6	0	6	0	3
of which: Esperance town	0	3	2	1	4	2	1
of which: Fulton town	0	0	1	0	1	0	0
of which: Schoharie town	1	0	1	0	2	1	0
of which: Wright town	0	0	1	0	1	0	0
of which: Middleburgh village	1	5	17	4	19	1	4
of which: Gilboa town	0	0	1	0	1	0	0
of which: Esperance village	1	0	5	0	6	1	0
of which: Blenheim town	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>
Cobleskill village	360743	0	0	1	0	1	0	1
Esperance village	361542	1	0	5	0	6	1	0
Middleburgh village	361245	1	5	17	4	19	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>
Richmondville village	361060	0	0	1	0	1	0	0
Schoharie village	361061	0	0	6	0	6	0	3
Sharon Springs village	361549	0	0	0	0	0	0	0
Blenheim town	361580	0	0	1	0	1	0	0
Broome town	361431	0	0	0	0	0	0	0
Carlisle town	361193	0	0	0	0	0	0	0
Cobleskill town	361573	0	0	0	0	0	0	0
Conesville town	361606	0	0	0	0	0	0	0
Esperance town	361194	0	3	2	1	4	2	1
Fulton town	361195	0	0	1	0	1	0	0
Gilboa town	361433	0	0	1	0	1	0	0
Jefferson town	361196	0	0	0	0	0	0	0
Middleburgh town	360744	0	2	7	2	7	0	2
Richmondville town	361197	0	0	0	0	0	0	0
Schoharie town	361198	1	0	1	0	2	1	0
Seward town	361199	0	0	0	0	0	0	0
Sharon town	361200	0	0	0	0	0	0	0
Summit town	361201	0	0	0	0	0	0	0
Wright town	361202	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	3	7	35	4	41	4	10
2 to 4 unit residential	0	1	5	1	5	1	0
other residential	0	0	0	0	0	0	0
non-residential	0	2	4	2	4	0	1
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 44 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

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). Schoharie County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 36095). Automated baseline. <https://hazardplain.org/ny/36095/> 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