

Tioga County, NY

Risk-assessment baseline packet

County FIPS: 36107 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 2029-05-29. Plan: Tioga County 2024 (FEMA plan 109778), approved 2024-05-30.

Since the plan was approved on 2024-05-30: no new hazard declaration and 27 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 (\$17,486,562 a year), Tornado (\$948,353) and Cold Wave (\$324,814).

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; 36107 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 2029-05-29	Plan:	Tioga County 2024 (FEMA plan 109778)
Approved:	2024-05-30	Days to expiry:	972

What changed since your last plan (approved 2024-05-30)

New federal declarations:	none	Storm Events records since approval:	27 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 64, SRL 35 (44 CFR 77.2); any definition: 320	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: 16 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Tioga County	County Subdivision	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-12
Candor village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-07-12
Newark Valley village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-05-31
Nichols village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	
Owego village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-06
Spencer village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-06
Waverly village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-07-11
Barton town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-12
Berkshire town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-03
Candor town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-18
Newark Valley town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-03
Nichols town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-05-31
Owego town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-07-12
Richford town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-03
Spencer town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-03
Tioga town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	972	this jurisdiction approved 2024-06-03

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	\$17,357,923	\$3,027	\$125,611	\$17,486,562	92	
2	Tornado	Relatively Low	Relatively Low	\$296,234	\$435	\$651,684	\$948,353	4	
3	Cold Wave	Relatively Low	Relatively Low	\$1,413	\$14,059	\$309,341	\$324,814	14	
4	Hurricane	Relatively Low	Relatively Low	\$219,083	\$29,857	\$10,960	\$259,900	0	Declared 5 times; no Storm Events record of this type.
5	Strong Wind	Relatively Low	Relatively Low	\$82,859	\$1,304	\$145,953	\$230,115	198	Includes 8 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Low	Relatively Low	under \$1	\$3,747	\$216,693	\$220,441	5	
7	Lightning	Relatively Low	Relatively Low	\$2,826	n/a	\$175,924	\$178,750	3	
8	Earthquake	Very Low	Very Low	\$78,082	n/a	\$12,008	\$90,090		Storm Events does not record earthquakes.
9	Ice Storm	Relatively Low	Relatively Low	\$70,012	n/a	\$9,078	\$79,090	4	
10	Drought	Relatively Low	Relatively Low	n/a	\$69,643	n/a	\$69,643	7	
11	Hail	Very Low	Very Low	\$11,933	\$15,877	\$33,481	\$61,292	82	
12	Wildfire	Very Low	Very Low	\$7,997	\$8	\$1,283	\$9,288	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	Very Low	Very Low	\$1,692	\$25	\$3,904	\$5,621	78	

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
14	Landslide	Relatively Low	Very Low	\$672	n/a	\$4,760	\$5,433	0	Declared 1 time; no Storm Events record of this type.
15	Avalanche	Very Low	Very Low	\$0	n/a	\$183	\$183	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire and landslide 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 205 (Very Low, 27.2); tract 203 (Very Low, 25.2); tract 207.02 (Very Low, 24.7)
Earthquake	tract 203 (Very Low, 40.7); tract 205 (Very Low, 36.3); tract 207.03 (Very Low, 35.8)
Hurricane	tract 203 (Relatively Low, 69.8); tract 206 (Relatively Low, 63.1); tract 204.01 (Relatively Low, 61.7)
Landslide	tract 202 (Relatively Low, 92.9); tract 207.02 (Relatively Low, 92.4); tract 203 (Relatively Low, 92.0)
Tornado	tract 203 (Relatively Moderate, 72.8); tract 205 (Relatively Moderate, 61.1); tract 206 (Relatively Moderate, 61.1)
Wildfire	tract 201.02 (Relatively Low, 70.6); tract 203 (Relatively Low, 70.3); tract 206 (Relatively Low, 69.2)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 205 is Census Tract 205). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	14 records, 1996 to 2022 (14 zone-level)	1 day to 4 days (median 2 days); 11 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)	7 records, 1998 to 2016 (7 zone-level)	1 day to 120 days (median 30.5 days); 4 with a recorded value	120 days (about 3.9 months), 2016-07-01 to 2016-10-28, a run of 4 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	87 records, 1985 to 2023	0.75 in to 2 in (median 0.94 in); 86 with a recorded value	2 in hail, 2006-06-29	Hail, 2012-09-06, \$10,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: Owego town (12 records), Owego village (12 records), Spencer town (7 records), Spencer village (7 records), Candor town (6 records), Candor village (6 records), Nichols town (5 records), Nichols village (5 records), Berkshire town (4 records), Barton town (3 records); and 1 more jurisdiction (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	5 records, 2001 to 2025 (5 zone-level)	1 day to 10 days (median 3 days); 3 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)	4 records, 1999 to 2003 (4 zone-level)		Ice Storm, 2003-01-01, \$100,000 property; crops not reported (2003 dollars); NWS zone NYZ055		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)	92 records, 1996 to 2026 (20 zone-level)		Flood, 2011-09-07, \$309,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Owego town (11 records), Owego village (11 records), Barton town (7 records), Nichols town (6 records), Nichols village (6 records), Richford town (3 records), Berkshire town (2 records), Spencer town (2 records), Spencer village (2 records), Candor town (1 record); and 1 more jurisdiction (see the Excel file). Zone-level records (20) 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, 2002 to 2023		Lightning, 2023-06-26, \$5,000 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Candor town (1 record), Candor village (1 record), Nichols town (1 record), Nichols village (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)	10 records, 1996 to 2011 (10 zone-level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 8 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ055	High Wind, 2003-11-13, \$120,000 property; crops not reported (zone total, 2003 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	246 records, 1967 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 180 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2012-07-26	Thunderstorm Wind, 2021-07-07, \$70,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Owego town (33 records), Owego village (33 records), Candor town (20 records), Candor village (20 records), Spencer town (15 records), Spencer village (15 records), Barton town (8 records), Berkshire town (8 records), Nichols town (8 records), Nichols village (8 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1983 to 2012	F/EF0 to F/EF3 (median F/EF1); 8 with a recorded value	F3 tornado, 1983-05-02, 2 mi path length (whole path, pre-1996), 880 yd wide, \$2,500,000 property; crops not recorded (1983 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Barton town (1 record), Owego town (1 record), Owego 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)	78 records, 1996 to 2026 (78 zone-level)		Heavy Snow, 2003-01-03, \$300,000 property; crops not reported (2003 dollars); NWS zone NYZ055		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
2021-10-08	2021-08-18	DR-4625-NY	Major disaster	Remnants of Tropical Storm Fred	Hurricane	\$2,173,358.24	within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$279,550.02		
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	\$1,681,967.96		
2018-10-01	2018-08-13	DR-4397-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,542,401.28		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$160,819.68		
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	\$88,834,013.37		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2011-06-10	2011-04-26	DR-1993-NY	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$1,517,627.17		
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$927,358.54		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,853,719.67		
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	\$637,294.09		
2004-10-01	2004-09-16	DR-1565-NY	Major disaster	Tropical Depression Ivan	Hurricane	\$484,320.30		
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	Severe Storms and Flooding	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	Power Outage	Non-natural, not counted	no Public Assistance recorded		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	Snowstorms	Winter Weather	\$202,024.52		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	Fires and Explosions	Non-natural, not counted	\$12,525		
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	\$577,993.45		
1998-07-07	1998-06-25	DR-1233-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded		
1976-07-21	1976-07-21	DR-515-NY	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1975-10-02	1975-10-02	DR-487-NY	Major disaster	Storms, Rains, Landslides & Flooding	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		
1972-06-23	1972-06-23	DR-338-NY	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval 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
Cold Wave	14	0	0	1	0	0	1996 to 2026-06-30	
Drought	7	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	87	0	3	3	0	0	1955 to 2026-06-30	
Heat Wave	5	1	0	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	5	0	1996 to 2026-06-30	No Storm Events records of this type; 5 federal declared incidents (see declarations table)
Ice Storm	4	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	92	6	0	6	12	0	1996 to 2026-06-30	
Landslide	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)
Lightning	3	0	1	1	0	0	1996 to 2026-06-30	
Strong Wind	256	16	6	31	2	0	1955 to 2026-06-30	Includes 8 High Wind and 2 Strong Wind records.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tornado	8	0	0	0	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	78	4	1	10	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-06-23	Excessive Heat		\$0 property; \$0 crops (zone total, 2025 dollars)	1, 0	NWS zone NYZ055 (TIOGA), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2023-06-26	Lightning		\$5,000 property; \$0 crops (2023 dollars)	0, 0	CANDOR	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Lightning
2016-07-01	Drought		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level		B1-c worst recorded: Drought
2012-07-26	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$25,000 property; \$0 crops (2012 dollars)	0, 0	BARTON		B1-c worst recorded: Thunderstorm Wind
2011-09-07	Flood		\$309,000,000 property; \$0 crops (2011 dollars)	0, 0	OWEGO		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2005-01-21	Cold/Wind Chill		\$0 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone NYZ055 (TIOGA), 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 NYZ055 (TIOGA), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-01-01	Ice Storm		\$100,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level		B1-c worst recorded: Ice Storm
2002-05-31	Tornado	F1, 6 mi within this county, 1,000 yd wide	\$600,000 property; crops not reported (2002 dollars)	0, 7	OWEGO		deaths or injuries recorded
2001-08-01	Heat		damage not reported	0, 0	NWS zone NYZ055 (TIOGA), zone-level		B1-c worst recorded: Excessive Heat, Heat
1988-07-17	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 2	location not recorded		deaths or injuries recorded
1983-05-02	Tornado	F3, 2 mi path length (whole path, pre-1996), 880 yd wide	\$2,500,000 property; crops not recorded (1983 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (554 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	3.32	event-days per year	about 3.32 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	63	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.539	event-days per year	about 0.539 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	49	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000437	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0437%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.27	events per year	about 2.27 per year	Highly likely	FEMA annualized frequency (modeled)	86.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.11	event-days per year	about 3.11 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	52	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0278	events per year	about 1 in 36 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 4 of 30 years, 1996 to 2025 (13.3%)	34	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.11	event-days per year	about 2.11 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	59	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.527	events per year (modeled)	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	31.2	days per year with a strike	about 31.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.46	events per year	about 1.46 per year	Highly likely	FEMA annualized frequency (modeled)	56	1986 to 2023 (38 years)	countywide	
Tornado	0.142	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	0.0000324	annual probability at a location	chance a given location in the county burns in a year: 0.00324%		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	15.6	event-days per year	about 15.6 days per year	Highly likely	Storm Events event-days in 28 of 30 years, 1996 to 2025 (93.3%)	296	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	41	30	1.37
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	171	30	5.7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	10	30	0.333
Tornado	EF0-1	1996 to 2025	4	30	0.133
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	7 of 11	20.4	23.9	27.2	Very Low 7, Not Applicable 4
Cold Wave	11 of 11	29.7	39.8	52.9	Relatively Moderate 1, Relatively Low 10
Drought	2 of 11	90.4	92.1	93.9	Relatively Moderate 1, Relatively Low 1, No Rating 9
Earthquake	11 of 11	13.9	22.4	40.7	Very Low 11
Hail	11 of 11	39.3	46.2	56.0	Relatively Low 11
Heat Wave	11 of 11	16.2	32.3	50.5	Relatively Low 10, Very Low 1
Hurricane	11 of 11	52.3	58.9	69.8	Relatively Low 11
Ice Storm	11 of 11	42.2	63.5	79.0	Relatively Moderate 3, Relatively Low 8
Inland Flooding	11 of 11	59.4	88.6	99.5	Very High 2, Relatively High 7, Relatively Moderate 2
Landslide	11 of 11	31.9	89.1	92.9	Relatively Low 8, Very Low 3
Lightning	11 of 11	43.4	64.9	82.1	Relatively High 1, Relatively Moderate 9, Relatively Low 1
Strong Wind	11 of 11	41.3	58.5	74.6	Relatively Moderate 7, Relatively Low 4
Tornado	11 of 11	40.7	58.7	72.8	Relatively Moderate 8, Relatively Low 3
Wildfire	11 of 11	54.1	66.1	70.6	Relatively Low 4, Very Low 7
Winter Weather	11 of 11	20.3	25.6	32.5	Relatively Low 11

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Tioga County	County Subdivision	Approved, expires 2029-05-29		\$4,486,055.34	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$53,672.54 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY).
Candor village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$22,246.83	28 total; 2 since its plan	
Newark Valley village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 1; any 2	\$59,937.98	4 total; 0 since its plan	
Nichols village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$25,553.73	20 total; 0 since its plan	
Owego village	Village	Approved, expires 2029-05-29	FMA RL 20, SRL 9; any 168	\$72,689.14	57 total; 2 since its plan	
Spencer village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 2	\$3,217.50	24 total; 0 since its plan	
Waverly village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$628,692.52	0 total; 0 since its plan	
Barton town	Town	Approved, expires 2029-05-29	FMA RL 4, SRL 2; any 11	\$684,770.97	19 total; 0 since its plan	
Berkshire town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$903,866.16	14 total; 1 since its plan	
Candor town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$2,322,900.52	28 total; 2 since its plan	
Newark Valley town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 3	\$2,066,027.15	4 total; 0 since its plan	
Nichols town	Town	Approved, expires 2029-05-29	FMA RL 4, SRL 2; any 27	\$1,255,709.90	20 total; 0 since its plan	
Owego town	Town	Approved, expires 2029-05-29	FMA RL 29, SRL 15; any 77	\$10,019,222.69	57 total; 2 since its plan	
Richford town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$1,046,078.54	11 total; 0 since its plan	
Spencer town	Town	Approved, expires 2029-05-29	FMA RL 2, SRL 0; any 7	\$1,204,176.54	24 total; 0 since its plan	
Tioga town	Town	Approved, expires 2029-05-29	FMA RL 5, SRL 6; any 20	\$1,675,367.11	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 2024-05-30 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$183					building exposure is 0 in NRI
Cold Wave	\$10,910,209,978	\$52,598,628	48,430	\$1,413	\$14,059	\$309,341	under 0.0001%				
Drought	n/a	\$1,752,168	n/a	n/a	\$69,643	n/a	3.97% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$19,043,146,214	n/a	48,455	\$78,082	n/a	\$12,008	0.00041%				
Hail	\$10,910,209,978	\$52,598,628	48,430	\$11,933	\$15,877	\$33,481	0.000109%				
Heat Wave	\$10,910,209,978	\$52,598,628	48,430	under \$1	\$3,747	\$216,693	under 0.0001%		\$0		
Hurricane	\$10,908,709,777	\$52,598,628	48,420	\$219,083	\$29,857	\$10,960	0.00201%				
Ice Storm	\$10,909,810,213	n/a	48,428	\$70,012	n/a	\$9,078	0.000642%				
Inland Flooding	\$10,891,903,968	\$6,623,830	4,599	\$17,357,923	\$3,027	\$125,611	n/a (see note)	\$423,000			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	\$421,021,714	n/a	2,034	\$672	n/a	\$4,760	0.00016%				
Lightning	\$10,910,209,978	n/a	48,430	\$2,826	n/a	\$175,924	under 0.0001%				
Strong Wind	\$10,910,209,978	\$52,598,628	48,430	\$82,859	\$1,304	\$145,953	0.000759%	\$35,500			
Tornado	\$10,910,209,978	\$52,598,628	48,430	\$296,234	\$435	\$651,684	0.00272%				

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 2024-05-30 <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	\$6,085,205,693	\$34,288,127	28,383	\$7,997	\$8	\$1,283	0.000131%				
Winter Weather	\$10,910,209,978	\$52,598,628	48,430	\$1,692	\$25	\$3,904	under 0.0001%		\$0		

Totals since 2024-05-30 (Storm Events through 2026-06-30): 22 county-coded records, 22 with a damage value recorded (including \$0), \$458,500; 5 zone-level records, 5 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	48,430
Building value (total, not at risk)	\$10,910,209,978
Agriculture value (total, not at risk)	\$52,598,628
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,268,707
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)	\$1,700,865
Social vulnerability rating	Relatively Moderate
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)	64	Severe repetitive loss, FMA definition (44 CFR 77.2)	35
Repetitive loss, NFIP insurance definition	310	Severe repetitive loss, NFIP insurance definition	28

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	64	35	310	28	320	8	139
of which: Barton town	4	2	9	0	11	1	2
of which: Candor town	0	0	1	0	1	0	0
of which: Newark Valley town	0	0	3	0	3	0	2
of which: Newark Valley village	0	1	2	1	2	0	1
of which: Nichols town	4	2	27	2	27	0	9
of which: Nichols village	0	0	1	0	1	0	1
of which: Owego town	29	15	71	11	77	6	27
of which: Owego village	20	9	167	8	168	1	90
of which: Spencer town	2	0	6	0	7	0	2
of which: Tioga town	5	6	20	6	20	0	4
of which: Waverly village	0	0	1	0	1	0	0
of which: Spencer village	0	0	2	0	2	0	1
Statewide, no county in FEMA's file	0	0	19	0	19	0	3

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Candor village	360834	0	0	0	0	0	0	0
Newark Valley village	360836	0	1	2	1	2	0	1
Nichols village	360838	0	0	1	0	1	0	1

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>
Owego village	360840	20	9	167	8	168	1	90
Spencer village	361471	0	0	2	0	2	0	1
Waverly village	361343	0	0	1	0	1	0	0
Barton town	360832	4	2	9	0	11	1	2
Berkshire town	361215	0	0	0	0	0	0	0
Candor town	360833	0	0	1	0	1	0	0
Newark Valley town	360835	0	0	3	0	3	0	2
Nichols town	360837	4	2	27	2	27	0	9
Owego town	360839	29	15	71	11	77	6	27
Richford town	361216	0	0	0	0	0	0	0
Spencer town	360841	2	0	6	0	7	0	2
Tioga town	360842	5	6	20	6	20	0	4

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	60	31	255	25	264	7	117
2 to 4 unit residential	3	2	21	1	22	1	11
other residential	0	0	1	0	1	0	0
non-residential	1	2	33	2	33	0	11
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 9 properties are FMA repetitive loss but not NFIP repetitive loss, and 255 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)
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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).

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