

Cattaraugus County, NY

Risk-assessment baseline packet

Unit **County area 36009** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2030-09-01	Plan	Cattaraugus County 2025 (FEMA plan 109903)
Approved	2025-09-02	Expires	2030-09-01
As of	2026-09-28	Days	1,434 days to expiry

What changed since your last plan (approved 2025-09-02)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	32 (data through 2026-06-30)
Repetitive loss now	FMA RL 2, SRL 0 (44 CFR 77.2); any definition: 31	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 44 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock**Plan status for every jurisdiction listed in this county**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Cattaraugus County	County	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		
Allegany village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cattaraugus village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Delevan village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Ellicottville village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-01-22
Franklinville village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Gowanda village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		Also approved under plan 107979 (Erie County 2022, expires 2027-03-11). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2025-10-14

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Little Valley village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-04-29
Olean city	City	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Portville village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		
Salamanca city	City	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South Dayton village	Village	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-01-22
Allegany town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ashford town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Carrollton town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Coldspring town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-01-22
Conewango town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-04-27
Dayton town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
East Otto town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-02
Ellicottville town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Farmersville town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Franklinville town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Freedom town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Great Valley town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hinsdale town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Humphrey town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-05-12
Ischua town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Leon town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-01-22
Little Valley town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Lyndon town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Machias town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mansfield town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Napoli town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
New Albion town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-04-27
Olean town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Otto town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Perrysburg town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Persia town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Portville town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Randolph town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2026-06-01
Red House town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
Salamanca town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		member approved 2025-10-14
South Valley town	Town	Approved, expires 2030-09-01	Cattaraugus County 2025 (FEMA plan 109903)	2025-09-02	2030-09-01	1,434		
Yorkshire town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	Cattaraugus County 2025 (FEMA plan 109903), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

SOURCE
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$28,083,078	\$8,540	\$561,905	\$28,653,523	103		
2	Tornado	Relatively Moderate	Relatively Low	\$550,922	\$1,850	\$1,220,799	\$1,773,571	9		
3	Cold Wave	Relatively Low	Relatively Moderate	\$1,040	\$9,946	\$1,006,974	\$1,017,961	29		Includes 25 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$360,123	\$4,811	\$456,610	\$821,544	429		Includes 45 High Wind records, event types the NRI definition of this hazard leaves out.
5	Lightning	Relatively High	Relatively Moderate	\$9,037		\$728,257	\$737,295	3		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
6	Hurricane	Relatively Low	Relatively Low	\$308,293	\$56,249	\$12,144	\$376,686	0		Declared 2 times; no Storm Events record of this type.
7	Hail	Very Low	Very Low	\$17,517	\$53,396	\$22,156	\$93,068	45		
8	Earthquake	Very Low	Very Low	\$74,318		\$10,898	\$85,217			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$27,351	\$132	\$55,919	\$83,402	212		
10	Ice Storm	Relatively Low	Relatively Low	\$45,313		\$17,774	\$63,088	2		
11	Heat Wave	Very Low	Very Low	under \$1	\$1,888	\$49,366	\$51,254	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$12,944	\$15	\$1,319	\$14,278	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Landslide	Relatively Low	Relatively Low	\$3,179		\$8,588	\$11,767	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Avalanche	Very Low	Very Low	\$0		\$120	\$120	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	3		
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	5 of 24
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 24
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 24
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	24 of 24
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	24 of 24
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
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.	24 of 24
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	24 of 24
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	24 of 24
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 24
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 24
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	24 of 24
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4, 2016 to 2026 (4 zone-level)	2 days; 4 with a recorded value	2 consecutive days, 2026-02-07 to 2026-02-08, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	25, 2008 to 2026 (25 zone-level)		Frost/Freeze, 2010-05-10, \$25,000 crop damage, reported for the zone (2010 dollars); NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	3, 2016 to 2016 (3 zone-level)	57 days; 1 with a recorded value	57 days (about 1.9 months), 2016-07-21 to 2016-09-15, a run of 3 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	64, 1972 to 2026	0.75 in to 1.75 in (median 1 in); 64 with a recorded value	1.75 in hail, 2017-05-28; same size also recorded on 1982-05-19, 1983-06-16, 1989-06-27, 1994-07-25, 1995-06-21, 1998-06-29, 2010-06-23	Hail, 2001-10-21, \$45,000 property; crops not reported (2001 dollars)	Event records naming member places: Ellicottville town (5 records), Ellicottville village (5 records), Olean city (3 records), Olean town (3 records), Randolph town (3 records), Salamanca city (3 records), Salamanca town (3 records), Cattaraugus village (2 records), Franklinville town (2 records), Franklinville village (2 records); and 18 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	2, 1997 to 2002 (2 zone- level)		Ice Storm, 2002-11-17, \$30,000 property; crops not reported, reported for the zone (2002 dollars); NWS zone NYZ020 (CATTARAUGUS), zone- level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	103, 1996 to 2025 (5 zone- level)		Flash Flood, 2009-08-09, \$45,000,000 property; \$0 crops (2009 dollars), 1 direct death, 1 direct injury		Event records naming member places: Olean city (13 records), Olean town (13 records), Gowanda village (9 records), Salamanca city (7 records), Salamanca town (7 records), Hinsdale town (6 records), Allegany town (5 records), Allegany village (5 records), Conewango town (4 records), Perrysburg town (4 records); and 22 more member places (see the XLSX file). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3, 2001 to 2004		Lightning, 2004-05-09, \$35,000 property; crops not reported (2004 dollars)		Event records naming member places: Conewango town (1 record), Hinsdale town (1 record), Olean city (1 record), Olean town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	45, 1996 to 2026 (45 zone- level)	50 kt (58 mph) to 60 kt (69 mph) (median 50.5 kt (58 mph)); 38 with a recorded value	60 kt (69 mph) estimated, High Wind, 2001-10-16; NWS zone NYZ020 (CATTARAUGUS), zone- level: may include parts of neighboring counties	High Wind, 2019-10-31, \$500,000 property; \$0 crops, reported for the zone (2019 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	485, 1957 to 2026	40 kt (46 mph) to 100 kt (115 mph) (median 50 kt (58 mph)); 354 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1975-02-23	Thunderstorm Wind, 2021-07-13, \$150,000 property; \$0 crops (2021 dollars)	Event records naming member places: Olean city (33 records), Olean town (33 records), Randolph town (24 records), Ellicottville town (18 records), Ellicottville village (18 records), Yorkshire town (18 records), Allegany town (17 records), Allegany village (17 records), Delevan village (17 records), Salamanca city (17 records); and 29 more member places (see the XLSX file).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (F before Feb 2007)	19, 1961 to 2026	F/EF0 to F/EF3 (median F/EF1); 19 with a recorded value	F3 tornado, 1961-05-15, 3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide, \$250,000 property; crops not recorded (1961 dollars)	Tornado, 2010-07-24, \$7,000,000 property; \$0 crops (2010 dollars)	Event records naming member places: Allegany town (1 record), Allegany village (1 record), Carrollton town (1 record), Farmersville town (1 record), Freedom town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	212, 1996 to 2026 (209 zone-level)		Heavy Snow, 2000-11-21, \$10,000,000 property; crops not reported, reported for the zone (2000 dollars); NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		Event records naming member places: Conewango town (1 record), Ellicottville town (1 record), Ellicottville village (1 record), Olean city (1 record), Olean town (1 record). Zone-level records (209) apply countywide.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows 26 Counted incidents 19

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-11-20	2022-11-18	EM-3589-NY	Emergency	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	none found	within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$5,297,960.62		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4480
2014-12-22	2014-11-17	DR-4204-NY	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	\$158,328.80		
2014-07-08	2014-05-13	DR-4180-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$10,687,479.37		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		
2009-09-01	2009-08-08	DR-1857-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$22,578,951.13		
2005-09-30	2005-08-29	EM-3262-NY	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2004-10-01	2004-08-13	DR-1564-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$114,312.55		
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$751,931.62		
2003-08-29	2003-07-21	DR-1486-NY	Major disaster	SEVERE STORMS, FLOODING, AND TORNADOES	Inland Flooding; Tornado	\$2,227,741.06		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	\$532.10		
2001-12-31	2001-12-24	EM-3170-NY	Emergency	SNOW	Winter Weather	\$342,268.07		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$43,304.72		
2000-12-04	2000-11-19	EM-3157-NY	Emergency	SNOW	Winter Weather	\$225,328.44		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
2000-07-21	2000-05-03	DR-1335-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$697,226.69		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1999-01-15	1999-01-01	EM-3136-NY	Emergency	SNOW	Winter Weather	\$218,050.34		
1998-07-07	1998-06-25	DR-1233-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1977-02-05	1977-02-05	DR-527-NY	Major disaster	SNOWSTORMS	Winter Weather	none found		
1977-01-29	1977-01-29	EM-3027-NY	Emergency	SNOWSTORMS	Winter Weather	none found		same incident as DR-527
1976-03-19	1976-03-19	DR-494-NY	Major disaster	ICE STORM,SEVERE STORMS & FLOODING	Ice Storm (primary); also designated: Inland Flooding	none found		
1972-06-23	1972-06-23	DR-338-NY	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	none found		
1967-10-30	1967-10-30	DR-233-NY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

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.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$144,215.41

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4694-NY	2023-03-15	SEVERE WINTER STORM AND SNOWSTORM	The Seneca Nation (Seneca Nation of Indians)	\$143,383.81
DR-1589-NY	2005-04-19	SEVERE STORMS AND FLOODING	Villanova, Town of	\$831.60

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</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	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	29	2	0	3	0	0	1996 to 2026-06-30	Includes 25 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	3	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	64	3	0	4	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	103	0	6	14	12	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	530	16	10	86	0	0	1955 to 2026-06-30	Includes 45 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	19	3	1	4	1	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	212	8	7	26	7	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2026-02-07	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2017-05-28	Hail	1.75 in	damage not reported	0, 0	PERRYSBURG		B1-c worst recorded: Hail
2010-05-10	Frost/Freeze		\$0 property; \$25,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2009-08-09	Flash Flood		\$45,000,000 property; \$0 crops (2009 dollars)	1, 1	GOWANDA		deaths or injuries recorded
2004-05-09	Lightning		\$35,000 property; crops not reported (2004 dollars)	0, 0	HINSDALE		B1-c worst recorded: Lightning
2002-11-17	Ice Storm		\$30,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2001-10-16	High Wind	60 kt (69 mph) estimated	\$10,000 property; crops not reported, reported for the zone (2001 dollars)	0, 0	NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2001-09-04	Lightning		damage not reported	0, 2	OLEAN		deaths or injuries recorded

Direct deaths, injuries <i>indirect not counted</i>						
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Location	Flags	Why listed
2000-11-21	Heavy Snow		\$10,000,000 property; crops not reported, reported for the zone (2000 dollars)	0, 0 NWS zone NYZ020 (CATTARAUGUS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1990-08-28	Tornado	F0, 0.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 60 yd wide	\$25,000 property; crops not recorded (1990 dollars)	0, 2 location not recorded		deaths or injuries recorded
1975-02-23	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0 location not recorded		B1-c worst recorded: Thunderstorm Wind
1961-05-15	Tornado	F3, 3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide	\$250,000 property; crops not recorded (1961 dollars)	0, 0 location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (965 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

FEMA annualized frequency (modeled) <i>unit per row</i>							NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)			
Hazard	Unit	In plain terms	Descriptor	Descriptor basis	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.			

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
Cold Wave	3.95	event-days per year	about 3.95 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	75	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.95 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0	event-days per year	none modeled	Possible	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), but Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together.
Earthquake	0.00052	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.052%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	1.07	events per year	about 1.07 per year	Highly likely	FEMA annualized frequency (modeled)	40.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.684	event-days per year	about 0.684 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	15	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.0317	events per year	about 1 in 32 years	Possible	FEMA annualized frequency (modeled)	14	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.706	event-days per year	about 0.706 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	48	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.18	event-days per year	about 2.18 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	61	1996 to 2023 (28 years)	see B1-f	
Landslide	1.3	events per year (modeled)	about 1.3 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	33.7	days per year with a strike	about 33.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.87	events per year	about 1.87 per year	Highly likely	FEMA annualized frequency (modeled)	72	1986 to 2023 (38 years)	countywide	
Tornado	0.252	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000254	annual probability at a location	chance a given location in the county burns in a year: 0.00254%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	36.8	event-days per year	about 36.8 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	699	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	23	30	0.767
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	334	30	11.1
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	32	30	1.07
Tornado	EF0-1	1996 to 2025	5	30	0.167
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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.

SOURCE

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	5 of 24	17.3	19.4	21.9	Very Low 5, Not Applicable 19	
Coastal Flooding	0 of 24				Not Applicable 24	
Cold Wave	24 of 24	15.9	52.4	67.7	Relatively Moderate 16, Relatively Low 7, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 24				No Rating 24	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Earthquake	24 of 24	0.2	16.8	33.0	Very Low 24	
Hail	24 of 24	1.0	36.2	67.3	Relatively Low 12, Very Low 12	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 57% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Heat Wave	24 of 24	1.6	3.8	6.4	Very Low 24	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	24 of 24	13.1	56.4	71.5	Relatively Low 22, Very Low 2	
Ice Storm	24 of 24	0.1	31.1	74.3	Relatively Moderate 1, Relatively Low 10, Very Low 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	24 of 24	0.2	87.6	97.8	Very High 3, Relatively High 15, Relatively Moderate 4, Very Low 2	
Landslide	24 of 24	16.3	86.5	95.0	Relatively Low 14, Very Low 10	
Lightning	24 of 24	0.5	87.8	96.6	Very High 1, Relatively High 17, Relatively Moderate 4, Relatively Low 1, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	24 of 24	1.2	75.5	89.7	Relatively High 3, Relatively Moderate 19, Very Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	24 of 24	1.4	58.5	74.5	Relatively High 1, Relatively Moderate 14, Relatively Low 7, Very Low 2	
Tsunami	0 of 24				Not Applicable 24	
Volcanic Activity	0 of 24				Not Applicable 24	
Wildfire	24 of 24	19.7	63.5	74.6	Relatively Low 3, Very Low 21	
Winter Weather	24 of 24	11.4	63.1	80.1	Relatively High 1, Relatively Moderate 21, Relatively Low 1, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Cattaraugus County	County	Approved, expires 2030-09-01		\$11,358,368.21	0; 0	No NFIP community ID on this member's plan row. Includes \$4,323,170.95 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Allegany village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$5,221.68	24; no approved plan	
Cattaraugus village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$223,853.27	18; no approved plan	
Delevan village	Village	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$68,893.70	19; 2	
Ellicottville village	Village	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$20,650.33	27; 0	
Franklinville village	Village	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	16; no approved plan	
Gowanda village	Village	Approved, expires 2030-09-01	FMA RL 1, SRL 0; any 11	\$8,678.26	21; 1	Also approved under plan 107979 (Erie County 2022, expires 2027-03-11). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Whole community, including the part in Erie County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 9, NFIP SRL 0, any category 10.
Little Valley village	Village	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$40,221.85	3; 0	
Olean city	City	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$54,699.26	51; 0	Includes \$15,537.90 for declarations not counted as hazard incidents (DR-4480-NY).
Portville village	Village	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	11; 0	
Salamanca city	City	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$68,226.58	27; no approved plan	Includes \$5,057.08 for declarations not counted as hazard incidents (DR-4480-NY).
South Dayton village	Village	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$4,956.98	9; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Allegany town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$334,799.91	24; no approved plan	
Ashford town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$826,680.73	7; 0	
Carrollton town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$45,125.98	6; no approved plan	
Coldspring town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 1	\$134,506.46	0; 0	
Conewango town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$812,380.83	16; 0	
Dayton town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$199,887.77	16; 0	
East Otto town	Town	Approved, expires 2030-09-01	FMA RL 1, SRL 0; any 4	\$324,131.57	12; 0	
Ellicottville town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$226,671.09	27; 0	
Farmersville town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$138,377.13	4; no approved plan	
Franklinville town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	16; 0	
Freedom town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	8; 0	
Great Valley town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$122,253.95	1; no approved plan	
Hinsdale town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$281,577.04	17; 0	
Humphrey town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$444,965.64	1; 0	
Ischua town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$126,608.27	10; 0	
Leon town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	13; 2	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Little Valley town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$100,721.94	3; 0	
Lyndon town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Machias town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$168,854.40	12; no approved plan	
Mansfield town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$509,285.60	0; no approved plan	
Napoli town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$271,872.49	9; 0	
New Albion town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$729,951.50	9; 1	
Olean town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 1	\$288,761.51	51; 0	
Otto town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,215,835.13	9; no approved plan	
Perrysburg town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$1,207,798.23	17; 2	
Persia town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$173,051.32	0; 0	
Portville town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 5	\$68,652.49	11; 0	
Randolph town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$531,269.72	31; 0	
Red House town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	\$4,500	2; 0	
Salamanca town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	27; 0	
South Valley town	Town	Approved, expires 2030-09-01	FMA RL 0, SRL 0; any 0	none found	2; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Yorkshire town	Town	Plan 109903 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$1,403,235.36	23; no approved plan	

Member 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 member row, while the county table counts only its part in this county.

School districts and special districts get a plan clock row only.

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
 - A problem statement per participant 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

Hazard	Building exposure	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	EAL population equivalence	EAL as % of exposure	Storm Events damage since 2025-09-02	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche	\$0		under 1	\$0		\$120					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$20,452,276,766	\$120,271,442	76,993	\$1,040	\$9,946	\$1,006,974	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$36,843,994,285		77,042	\$74,318		\$10,898	0.000202%				
Hail	\$20,452,277,772	\$120,271,442	76,993	\$17,517	\$53,396	\$22,156	under 0.0001%				
Heat Wave	\$20,452,276,766	\$120,271,442	76,993	under \$1	\$1,888	\$49,366	under 0.0001%				
Hurricane	\$20,426,873,578	\$120,187,431	76,807	\$308,293	\$56,249	\$12,144	0.00151%				

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-09-02 <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
Ice Storm	\$20,449,500,146		76,979	\$45,313		\$17,774	0.000222%				
Inland Flooding	\$20,410,175,148	\$8,145,684	3,917	\$28,083,078	\$8,540	\$561,905	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. EAL as % of exposure: n/a.
Landslide	\$806,210,941		2,726	\$3,179		\$8,588	0.000394%				
Lightning	\$20,452,277,772		76,993	\$9,037		\$728,257	under 0.0001%				
Strong Wind	\$20,452,277,772	\$120,271,442	76,993	\$360,123	\$4,811	\$456,610	0.00176%	\$66,500			
Tornado	\$20,452,277,772	\$120,271,442	76,993	\$550,922	\$1,850	\$1,220,799	0.00269%	\$0			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$10,762,957,031	\$74,902,601	41,116	\$12,944	\$15	\$1,319	0.00012%				
Winter Weather	\$20,452,276,766	\$120,271,442	76,993	\$27,351	\$132	\$55,919	0.000134%		\$0		

Totals since 2025-09-02 (Storm Events through 2026-06-30): 21 county-coded records, 15 with a damage value recorded (including \$0), \$66,500; 11 zone-level records, 9 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	76,993
Building value (total, not at risk)	\$20,452,277,772
Agriculture value (total, not at risk)	\$120,271,442
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$29,629,943
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)	\$4,152,830
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	30	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

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	2	0	30	0	31	0	8
ALLEGANY, TOWN OF	0	0	1	0	1	0	0
COLD SPRING, TOWN OF	0	0	1	0	1	0	0
EAST OTTO, TOWN OF	1	0	4	0	4	0	0
EAST RANDOLPH, VILLAGE OF (community ID not in plan data)	0	0	1	0	1	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
GOWANDA, VILLAGE OF	1	0	9	0	10	0	5
GREAT VALLEY, TOWN OF	0	0	1	0	1	0	0
OLEAN, TOWN OF	0	0	1	0	1	0	1
PORTVILLE, TOWN OF	0	0	5	0	5	0	1
ALLEGANY, VILLAGE OF	0	0	2	0	2	0	1
YORKSHIRE, TOWN OF	0	0	1	0	1	0	0
CATTARAUGUS, VILLAGE OF	0	0	1	0	1	0	0
SENECA NATION OF INDIANS (community ID not in plan data)	0	0	3	0	3	0	0
State level, not in this county: county not reported	0	0	19	0	19	0	3

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	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>	Note
Allegany village	360967	0	0	2	0	2	0	1	
Cattaraugus village	361367	0	0	1	0	1	0	0	
Delevan village	361368	0	0	0	0	0	0	0	
Ellicottville village	360070	0	0	0	0	0	0	0	
Franklinville village	360073	0	0	0	0	0	0	0	
Gowanda village	360075	1	0	10	0	11	0	5	Whole community, including the part in Erie County; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 9, NFIP SRL 0, any category 10.
Little Valley village	360082	0	0	0	0	0	0	0	
Olean city	360088	0	0	0	0	0	0	0	
Portville village	360094	0	0	0	0	0	0	0	
Salamanca city	360097	0	0	0	0	0	0	0	
South Dayton village	360099	0	0	0	0	0	0	0	
Allegany town	360061	0	0	1	0	1	0	0	
Ashford town	360062	0	0	0	0	0	0	0	
Carrollton town	360063	0	0	0	0	0	0	0	
Coldspring town	360064	0	0	1	0	1	0	0	

Member	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>	Note
Conewango town	360065	0	0	0	0	0	0	0	
Dayton town	360066	0	0	0	0	0	0	0	
East Otto town	360067	1	0	4	0	4	0	0	
Ellicottville town	360069	0	0	0	0	0	0	0	
Farmersville town	360071	0	0	0	0	0	0	0	
Franklinville town	360072	0	0	0	0	0	0	0	
Freedom town	360074	0	0	0	0	0	0	0	
Great Valley town	360076	0	0	1	0	1	0	0	
Hinsdale town	360077	0	0	0	0	0	0	0	
Humphrey town	360078	0	0	0	0	0	0	0	
Ischua town	360079	0	0	0	0	0	0	0	
Leon town	360080	0	0	0	0	0	0	0	
Little Valley town	361066	0	0	0	0	0	0	0	
Lyndon town	360083	0	0	0	0	0	0	0	
Machias town	360084	0	0	0	0	0	0	0	
Mansfield town	360085	0	0	0	0	0	0	0	
Napoli town	360086	0	0	0	0	0	0	0	
New Albion town	360087	0	0	0	0	0	0	0	
Olean town	360089	0	0	1	0	1	0	1	
Otto town	360090	0	0	0	0	0	0	0	
Perrysburg town	360091	0	0	0	0	0	0	0	
Persia town	360092	0	0	0	0	0	0	0	
Portville town	360093	0	0	5	0	5	0	1	
Randolph town	360095	0	0	0	0	0	0	0	
Red House town	361366	0	0	0	0	0	0	0	
Salamanca town	360098	0	0	0	0	0	0	0	
South Valley town	360100	0	0	0	0	0	0	0	
Yorkshire town	361104	0	0	1	0	1	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	1	0	24	0	24	0	7
2 to 4 unit residential	1	0	1	0	2	0	0
other residential	0	0	1	0	1	0	1
non-residential	0	0	4	0	4	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 29 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NY_36009. Preview: automated baseline.