

Chautauqua County, NY

Risk-assessment baseline packet

Unit **County area 36013** 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 2029-06-20	Plan	Chautauqua County 2024 (FEMA plan 109750)
Approved	2024-06-21	Expires	2029-06-20
As of	2026-09-28	Days	996 days to expiry

What changed since your last plan (approved 2024-06-21)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	64 (data through 2026-06-30)
Repetitive loss now	FMA RL 3, SRL 16 (44 CFR 77.2); any definition: 233	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: 43 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 negative = days since expiry	Update underway	Notes
Chautauqua County	County Subdivision	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-08-23
Bemus Point village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-07-02
Brocton village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-18
Cassadaga village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-08-01
Celoron village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-19
Dunkirk city	City	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-02-25
Falconer village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-10
Fredonia village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		
Jamestown city	City	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-02-13
Lakewood village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-12
Mayville village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-10
Panama village	Village	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	Chautauqua County 2024 (FEMA plan 109750), pending adoption here	2024-06-21 by FEMA; not yet adopted here	2029-06-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sherman village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Silver Creek village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-17

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Sinclairville village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-23
Westfield village	Village	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-17
Arkwright town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-12-04
Busti town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-12
Carroll town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Charlotte town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-19
Chautauqua town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Cherry Creek town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-08-19
Clymer town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Dunkirk town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-18
Ellery town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-16
Ellicott town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-08
Ellington town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	Chautauqua County 2024 (FEMA plan 109750), pending adoption here	2024-06-21 by FEMA; not yet adopted here	2029-06-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
French Creek town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-04-21
Gerry town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-17
Hanover town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-08-01
Harmony town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-04-21
Kiantone town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-08-05
Mina town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-31

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
North Harmony town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	Chautauqua County 2024 (FEMA plan 109750), pending adoption here	2024-06-21 by FEMA; not yet adopted here	2029-06-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Poland town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-09-17
Pomfret town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Portland town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-17
Ripley town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2025-04-21
Sheridan town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	Chautauqua County 2024 (FEMA plan 109750), pending adoption here	2024-06-21 by FEMA; not yet adopted here	2029-06-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sherman town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-16
Stockton town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-12
Villanova town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-11
Westfield town	Town	Approved, expires 2029-06-20	Chautauqua County 2024 (FEMA plan 109750)	2024-06-21	2029-06-20	996		member approved 2024-07-31

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	\$35,842,404	\$68,722	\$52,095	\$35,963,222	122		
2	Tornado	Relatively Moderate	Relatively Moderate	\$660,051	\$3,792	\$2,000,206	\$2,664,048	6		
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$1,231	\$51,848	\$1,575,524	\$1,628,604	37		Includes 35 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
4	Strong Wind	Relatively High	Relatively Moderate	\$765,253	\$6,975	\$503,128	\$1,275,356	490		Includes 90 High Wind records, event types the NRI definition of this hazard leaves out.
5	Lightning	Relatively High	Relatively High	\$12,513		\$939,549	\$952,063	6		
6	Hurricane	Relatively Low	Relatively Low	\$340,360	\$78,107	\$13,492	\$431,959	0		Declared 2 times; no Storm Events record of this type.
7	Earthquake	Very Low	Very Low	\$125,039		\$26,557	\$151,596			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$103,737		\$45,484	\$149,221	2		
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$35,679	\$230	\$92,797	\$128,705	221		
10	Heat Wave	Very Low	Very Low	under \$1	\$4,256	\$105,136	\$109,392	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Hail	Very Low	Very Low	\$32,695	\$53,652	\$6,233	\$92,579	77		
12	Wildfire	Very Low	Very Low	\$22,009	\$48	\$3,639	\$25,696	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	Very Low	Very Low	\$620		\$1,233	\$1,853	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	Coastal Flooding	Very Low	Very Low	\$1,033		\$15	\$1,048	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Avalanche	Very Low	Very Low	\$0		\$14	\$14	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	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
16	Drought	No Rating	No Expected Annual Losses		\$0		\$0	3		
	Tsunami	Insufficient Data	Insufficient Data					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.
	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.	3 of 36
Coastal 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.	10 of 36
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 36
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.	36 of 36
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36
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.	36 of 36
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36
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.	36 of 36
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.	36 of 36
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36
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.	36 of 36
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 36
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 36
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.	36 of 36
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	36 of 36

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	2, 2019 to 2026 (2 zone-level)	2 days; 2 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	35, 2008 to 2026 (35 zone-level)		Frost/Freeze, 2010-05-10, \$50,000 crop damage, reported for the zone (2010 dollars); NWS zone NYZ019 (CHAUTAUQUA), 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).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	90, 1958 to 2026	0.75 in to 2 in (median 1 in); 90 with a recorded value	2 in hail, 2019-04-14; same size also recorded on 2017-05-28	Hail, 2012-05-02, \$10,000 property; \$25,000 crops (2012 dollars)	Event records naming member places: Jamestown city (10 records), Ripley town (8 records), Dunkirk city (6 records), Dunkirk town (6 records), Lakewood village (6 records), Sherman town (4 records), Sherman village (4 records), Mayville village (3 records), Westfield town (3 records), Westfield village (3 records); and 11 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
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, 2002-01-31, \$250,000 property; crops not reported, reported for the zone (2002 dollars); NWS zone NYZ019 (CHAUTAUQUA), 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)	122, 1996 to 2025 (17 zone- level)		Flash Flood, 2009-08-09, \$30,000,000 property; \$0 crops (2009 dollars)		Event records naming member places: Jamestown city (17 records), Silver Creek village (12 records), Dunkirk city (6 records), Dunkirk town (6 records), Lakewood village (6 records), Ellington town (4 records), Falconer village (4 records), Kiantone town (4 records), Fredonia village (3 records), Ripley town (3 records); and 16 more member places (see the XLSX file). Zone-level records (17) 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	6, 2003 to 2013		Lightning, 2011-06-07, \$40,000 property; \$0 crops (2011 dollars)		Event records naming member places: Fredonia village (2 records), Silver Creek village (2 records), Chautauqua 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)	90, 1996 to 2026 (90 zone-level)	35 kt (40 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 83 with a recorded value	65 kt (75 mph) estimated gust, High Wind, 2008-12-28; NWS zone NYZ019 (CHAUTAUQUA), 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.	
Thunderstorm Wind	wind speed (kt and mph)	537, 1957 to 2026	44 kt (51 mph) to 105 kt (121 mph) (median 50 kt (58 mph)); 367 with a recorded value	105 kt (121 mph), measurement type not recorded, Thunderstorm Wind, 1982-09-02	Thunderstorm Wind, 1999-07-09, \$100,000 property; \$100,000 crops (1999 dollars)	Event records naming member places: Jamestown city (27 records), Westfield town (20 records), Westfield village (20 records), Dunkirk city (17 records), Dunkirk town (17 records), Lakewood village (16 records), Panama village (15 records), Ellington town (14 records), Gerry town (14 records), Fredonia village (12 records); and 22 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)	29, 1959 to 2024	F/EF0 to F/EF4 (median between F/EF1 and F/EF2); 26 with a recorded value	F4 tornado, 1985-05-31, 8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 440 yd wide, \$2,500,000 property; crops not recorded (1985 dollars)	Tornado, 2010-07-24, \$5,000,000 property; \$0 crops (2010 dollars)	Event records naming member places: Brocton village (2 records), Fredonia village (2 records), Westfield town (2 records), Westfield village (2 records), Arkwright 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	221, 1996 to 2026 (218 zone-level)		Heavy Snow, 2000-11-21, \$10,000,000 property; crops not reported, reported for the zone (2000 dollars); NWS zone NYZ019 (CHAUTAUQUA), zone-level: may include parts of neighboring counties		Event records naming member places: Dunkirk city (1 record), Dunkirk town (1 record), Panama village (1 record). Zone-level records (218) 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 24 Counted incidents 17

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	\$19,996,384.04		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		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	\$805,776.29		
2014-12-22	2014-11-17	DR-4204-NY	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	\$381,529.10		
2014-07-08	2014-05-13	DR-4180-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$2,069,299.14		
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$349,992.94		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2009-09-01	2009-08-08	DR-1857-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$3,464,103.74		
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		
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$705,113.12		
2004-10-01	2004-08-13	DR-1564-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$590,850.54		
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$741,332.79		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	\$3,075.59		
2001-12-31	2001-12-24	EM-3170-NY	Emergency	SNOW	Winter Weather	\$567,422.08		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$12,538.64		
2000-12-04	2000-11-19	EM-3157-NY	Emergency	SNOW	Winter Weather	\$285,161.40		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1999-01-15	1999-01-01	EM-3136-NY	Emergency	SNOW	Winter Weather	\$322,584.79		
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		

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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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, \$20,286.97

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1486-NY	2003-08-29	SEVERE STORMS, FLOODING, AND TORNADOES	South Valley, Town of	\$15,818.39
DR-1335-NY	2000-07-21	SEVERE STORMS AND FLOODING	South Valley, Town of	\$4,468.58

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	37	4	0	5	0	0	1996 to 2026-06-30	Includes 35 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	90	7	0	7	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	122	3	2	10	10	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

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
Lightning	6	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	627	32	20	107	1	0	1955 to 2026-06-30	Includes 90 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	29	1	0	1	0	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	221	17	4	35	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 NYZ019 (CHAUTAUQUA), 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
2011-06-07	Lightning		\$40,000 property; \$0 crops (2011 dollars)	0, 0	SILVER CREEK		B1-c worst recorded: Lightning
2010-05-10	Frost/Freeze		\$0 property; \$50,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone NYZ019 (CHAUTAUQUA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2009-08-09	Flash Flood		\$30,000,000 property; \$0 crops (2009 dollars)	0, 0	SILVER CREEK		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-12-28	High Wind	65 kt (75 mph) estimated gust	\$50,000 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone NYZ019 (CHAUTAUQUA), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2002-01-31	Ice Storm		\$250,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone NYZ019 (CHAUTAUQUA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2000-11-21	Heavy Snow		\$10,000,000 property; crops not reported, reported for the zone (2000 dollars)	0, 0	NWS zone NYZ019 (CHAUTAUQUA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1985-05-31	Tornado	F3, 13 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 177 yd wide	\$2,500,000 property; crops not recorded (1985 dollars)	0, 10	location not recorded		deaths or injuries recorded
1985-05-31	Tornado	F4, 8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 440 yd wide	\$2,500,000 property; crops not recorded (1985 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado
1983-05-02	Tornado	F3, 28 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 450 yd wide	\$2,500,000 property; crops not recorded (1983 dollars)	2, 0	location not recorded		deaths or injuries recorded
1982-09-02	Thunderstorm Wind	105 kt (121 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1968-08-06	Tornado	F2, 31.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 250 yd wide	\$250,000 property; crops not recorded (1968 dollars)	0, 4	location not recorded		deaths or injuries recorded

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (1,137 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

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding	0.01	events per year at a location (modeled)	about 0.01 per year at a given location in the county		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)
Cold Wave	3.69	event-days per year	about 3.69 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	70	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.69 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 1 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	0.000469	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0469%			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	1.23	events per year	about 1.23 per year	Highly likely	FEMA annualized frequency (modeled)	47.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.895	event-days per year	about 0.895 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	19	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned

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
Hurricane	0.03	events per year	about 1 in 33 years	Possible	FEMA annualized frequency (modeled)	12	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	1.06	event-days per year	about 1.06 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	53	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.06 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 2 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.
Inland Flooding	2.68	event-days per year	about 2.68 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	75	1996 to 2023 (28 years)	see B1-f	
Landslide	0.445	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	35.4	days per year with a strike	about 35.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.6	events per year	about 1.6 per year	Highly likely	FEMA annualized frequency (modeled)	45	1986 to 2023 (38 years)	countywide	
Tornado	0.285	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)			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)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000768	annual probability at a location	chance a given location in the county burns in a year: 0.00768%		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)

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
Winter Weather	37.1	event-days per year	about 37.1 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	705	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	37	30	1.23
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	338	30	11.3
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	47	30	1.57
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	3	30	0.1
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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	3 of 36	5.8	6.0	6.1	Very Low 3, Not Applicable 33	
Coastal Flooding	10 of 36	68.1	68.5	79.2	Relatively Low 1, Very Low 9, No Rating 26	
Cold Wave	36 of 36	32.4	50.6	64.9	Relatively Moderate 21, Relatively Low 15	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 36				No Rating 36	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	36 of 36	8.1	17.2	28.5	Very Low 36	
Hail	36 of 36	12.1	30.9	62.9	Relatively Low 12, 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. Agriculture is 58% 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	36 of 36	2.7	4.4	7.6	Very Low 36	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.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Hurricane	36 of 36	44.2	53.1	66.0	Relatively Low 22, Very Low 14	
Ice Storm	36 of 36	24.5	48.0	66.6	Relatively Low 32, Very Low 4	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	36 of 36	3.9	68.9	98.7	Very High 2, Relatively High 12, Relatively Moderate 13, Relatively Low 8, Very Low 1	
Landslide	36 of 36	13.4	63.6	91.0	Relatively Low 7, Very Low 29	
Lightning	36 of 36	54.8	80.7	92.1	Relatively High 22, Relatively Moderate 14	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	36 of 36	47.8	73.6	86.3	Relatively High 5, Relatively Moderate 28, Relatively Low 3	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	36 of 36	38.3	55.6	69.8	Relatively Moderate 23, Relatively Low 13	
Tsunami	0 of 36				Insufficient Data 36	
Volcanic Activity	0 of 36				Not Applicable 36	
Wildfire	36 of 36	29.1	62.1	75.9	Relatively Low 6, Very Low 30	
Winter Weather	36 of 36	41.3	61.3	74.1	Relatively Moderate 31, Relatively Low 5	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
Chautauqua County	County Subdivision	Approved, expires 2029-06-20		\$1,825,537.67	0; 0	No NFIP community ID on this member's plan row. Includes \$736,029.65 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Bemus Point village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	none found	0; 0	
Brocton village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$202,968.54	12; 0	
Cassadaga village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$6,517.10	6; 0	

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
Celoron village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$6,524.60	9; 1	
Dunkirk city	City	Approved, expires 2029-06-20	FMA RL 1, SRL 1; any 7	\$990,108.25	30; 0	
Falconer village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$14,130.85	11; 0	
Fredonia village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 1; any 11	\$200,067.91	20; 1	
Jamestown city	City	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 1	\$304,823.84	54; 3	Includes \$8,683.86 for declarations not counted as hazard incidents (DR-4480-NY).
Lakewood village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 1	\$23,388.79	28; 1	
Mayville village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$12,705.81	12; 0	
Panama village	Village	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	19; no approved plan	
Sherman village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$4,338.86	16; 0	
Silver Creek village	Village	Approved, expires 2029-06-20	FMA RL 1, SRL 1; any 13	\$1,870,325.20	24; 0	
Sinclairville village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$3,076.88	14; 1	
Westfield village	Village	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$130,755.30	25; 1	
Arkwright town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$252,851.21	7; 1	
Busti town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$98,329.44	12; 3	Includes \$3,776.58 for declarations not counted as hazard incidents (DR-4480-NY).
Carroll town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$114,126.77	1; 0	
Charlotte town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$78,039.20	0; 0	
Chautauqua town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 5	\$88,032.68	11; 0	
Cherry Creek town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$100,438.91	13; 1	
Clymer town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$10,489.78	11; 0	

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
Dunkirk town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	none found	30; 0	
Ellery town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 2	\$88,877.21	0; 0	
Ellicott town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 2	\$274,407.75	1; 0	
Ellington town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$57,919.26	19; no approved plan	
French Creek town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$11,709.75	1; 0	
Gerry town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$52,581.27	16; 2	
Hanover town	Town	Approved, expires 2029-06-20	FMA RL 1, SRL 13; any 176	\$956,441.88	0; 0	
Harmony town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$55,223.28	0; 0	
Kiantone town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$172,791.42	10; 1	
Mina town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	none found	3; 0	
North Harmony town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$104,894.12	0; no approved plan	
Poland town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 1	\$114,307.31	0; 0	
Pomfret town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$140,836.84	1; 0	
Portland town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 1	\$113,037.29	12; 1	
Ripley town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$70,179.88	15; 1	
Sheridan town	Town	Plan 109750 approved 2024-06-21, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$397,576.78	4; no approved plan	
Sherman town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$26,621.07	16; 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>	
Stockton town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$114,618.71	11; 1	
Villanova town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	none found	0; 0	
Westfield town	Town	Approved, expires 2029-06-20	FMA RL 0, SRL 0; any 0	\$107,111.66	25; 1	

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 2024-06-21	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		\$14					building exposure is 0 in NRI
Coastal Flooding	\$824,691,335		69	\$1,033		\$15	0.000125%				
Cold Wave	\$30,926,355,134	\$207,254,168	127,598	\$1,231	\$51,848	\$1,575,524	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$55,232,414,027		127,657	\$125,039		\$26,557	0.000226%				
Hail	\$30,926,355,134	\$207,254,168	127,598	\$32,695	\$53,652	\$6,233	0.000106%				

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 2024-06-21 <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
Heat Wave	\$30,926,355,134	\$207,254,168	127,598	under \$1	\$4,256	\$105,136	under 0.0001%				
Hurricane	\$30,840,255,722	\$206,111,952	127,211	\$340,360	\$78,107	\$13,492	0.0011%				
Ice Storm	\$30,887,614,994		127,304	\$103,737		\$45,484	0.000336%				
Inland Flooding	\$30,842,263,212	\$5,538,770	2,445	\$35,842,404	\$68,722	\$52,095	n/a (see note)	\$0			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	\$502,355,784		2,262	\$620		\$1,233	0.000123%				
Lightning	\$30,926,355,134		127,598	\$12,513		\$939,549	under 0.0001%				
Strong Wind	\$30,926,355,134	\$207,254,168	127,598	\$765,253	\$6,975	\$503,128	0.00247%	\$39,500	\$5,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$5,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$30,926,355,134	\$207,254,168	127,598	\$660,051	\$3,792	\$2,000,206	0.00213%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$9,915,946,353	\$78,042,325	44,254	\$22,009	\$48	\$3,639	0.000222%				
Winter Weather	\$30,926,355,134	\$207,254,168	127,598	\$35,679	\$230	\$92,797	0.000115%		\$0		

Totals since 2024-06-21 (Storm Events through 2026-06-30): 36 county-coded records, 23 with a damage value recorded (including \$0), \$39,500; 28 zone-level records, 22 with a damage value recorded (including \$0), \$5,000 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	127,598
Building value (total, not at risk)	\$30,926,355,134
Agriculture value (total, not at risk)	\$207,254,168
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$38,210,253
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$5,365,103
Social vulnerability rating	Relatively High
Community resilience rating	Very 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)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	16
Repetitive loss, NFIP insurance definition	233	Severe repetitive loss, NFIP insurance definition	15

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	3	16	233	15	233	2	34
DUNKIRK, CITY OF	1	1	7	1	7	0	1
FREDONIA, VILLAGE OF	0	1	11	1	11	0	0
JAMESTOWN, CITY OF	0	0	1	0	1	0	0
LAKEWOOD, VILLAGE OF	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>
SILVER CREEK, VILLAGE OF	1	1	13	1	13	0	1
CHAUTAUQUA, TOWN OF	0	0	5	0	5	0	0
ELLERY, TOWN OF	0	0	2	0	2	0	1
ELLCOTT, TOWN OF	0	0	2	0	2	0	0
NORTH HARMONY, TOWN OF	0	0	2	0	2	0	0
POLAND, TOWN OF	0	0	1	0	1	0	0
PORTLAND, TOWN OF	0	0	1	0	1	0	0
SHERIDAN, TOWN OF	0	0	2	0	2	0	1
SENECA NATION OF INDIANS (community ID not in plan data)	0	0	9	0	9	0	0
HANOVER, TOWN OF	1	13	176	12	176	2	30
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
Bemus Point village	360133	0	0	0	0	0	0	0	
Brocton village	360134	0	0	0	0	0	0	0	
Cassadaga village	361053	0	0	0	0	0	0	0	
Celoron village	360135	0	0	0	0	0	0	0	
Dunkirk city	360137	1	1	7	1	7	0	1	
Falconer village	360138	0	0	0	0	0	0	0	
Fredonia village	360139	0	1	11	1	11	0	0	
Jamestown city	360141	0	0	1	0	1	0	0	
Lakewood village	360142	0	0	1	0	1	0	0	
Mayville village	361059	0	0	0	0	0	0	0	
Panama village	360143	0	0	0	0	0	0	0	
Sherman village	361502	0	0	0	0	0	0	0	
Silver Creek village	360144	1	1	13	1	13	0	1	
Sinclairville village	360145	0	0	0	0	0	0	0	
Westfield village	360146	0	0	0	0	0	0	0	
Arkwright town	361105	0	0	0	0	0	0	0	
Busti town	361106	0	0	0	0	0	0	0	
Carroll town	360994	0	0	0	0	0	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
Charlotte town	361070	0	0	0	0	0	0	0	
Chautauqua town	361071	0	0	5	0	5	0	0	
Cherry Creek town	361107	0	0	0	0	0	0	0	
Clymer town	361369	0	0	0	0	0	0	0	
Dunkirk town	361108	0	0	0	0	0	0	0	
Ellery town	361072	0	0	2	0	2	0	1	
Ellicott town	361073	0	0	2	0	2	0	0	
Ellington town	361074	0	0	0	0	0	0	0	
French Creek town	361370	0	0	0	0	0	0	0	
Gerry town	361109	0	0	0	0	0	0	0	
Hanover town	365336	1	13	176	12	176	2	30	
Harmony town	361611	0	0	0	0	0	0	0	
Kiantone town	361075	0	0	0	0	0	0	0	
Mina town	361371	0	0	0	0	0	0	0	
North Harmony town	361076	0	0	2	0	2	0	0	
Poland town	361077	0	0	1	0	1	0	0	
Pomfret town	361078	0	0	0	0	0	0	0	
Portland town	361079	0	0	1	0	1	0	0	
Ripley town	361372	0	0	0	0	0	0	0	
Sheridan town	361080	0	0	2	0	2	0	1	
Sherman town	361373	0	0	0	0	0	0	0	
Stockton town	361081	0	0	0	0	0	0	0	
Villanova town	361082	0	0	0	0	0	0	0	
Westfield town	361083	0	0	0	0	0	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	3	11	208	10	208	1	33
2 to 4 unit residential	0	1	8	1	8	0	0

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>
other residential	0	0	2	0	2	0	0
non-residential	0	4	15	4	15	1	1
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 230 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_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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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_36013. Preview: automated baseline.