

Cortland County, NY

Risk-assessment baseline packet

Unit **County area 36023** 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.

OPENFEMA DISCLAIMER

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Plan clock

Status	Expired on 2026-08-12	Plan	Cortland County 2021 (FEMA plan 104830)
Approved	2021-08-13	Expires	2026-08-12
As of	2026-09-28	Days	47 days since expiry
Update underway	FEMA tracker shows a plan in progress		

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

What changed since your last plan (approved 2021-08-13)

New federal declarations	DR-4625-NY, DR-4814-NY (2 declaration rows; 2 counted incidents)	Storm Events records since approval	106 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 39	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: 20 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.

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan (approved 2021-08-13), page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 5
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 13
8. Supports B1-f: variation across the planning area, page 16
9. Supports B2-a and B2-b: assets and impacts, page 19
10. Supports B2-a: context, page 20
11. Supports B2-c: repetitive loss, page 21
12. Sources and OpenFEMA disclaimer, page 23

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
Cortland County	County	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Cortland city	City	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Homer village	Village	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Marathon village	Village	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-19
McGraw village	Village	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Cincinnatus town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Cortlandville town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Cuyler town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Freetown town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Harford town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16
Homer town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Lapeer town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Marathon town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Preble town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-17
Scott town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Solon town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Taylor town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Truxton town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	
Virgil town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	member approved 2021-08-24
Willet town	Town	Expired on 2026-08-12	Cortland County 2021 (FEMA plan 104830)	2021-08-13	2026-08-12	-47	FEMA tracker shows a plan in progress	

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 Low	Relatively Low	\$14,411,688	\$1,894	\$72,236	\$14,485,818	85		
2	Tornado	Relatively Low	Relatively Low	\$201,284	\$627	\$579,539	\$781,450	5		
3	Cold Wave	Relatively Low	Relatively Low	\$1,413	\$79	\$586,774	\$588,266	18		
4	Strong Wind	Relatively Low	Relatively Low	\$102,450	\$2,444	\$228,174	\$333,067	236		Includes 12 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
5	Hurricane	Relatively Low	Relatively Low	\$150,284	\$36,510	\$7,381	\$194,175	0		Declared 3 times; no Storm Events record of this type.
6	Lightning	Relatively Low	Relatively Low	\$2,778		\$146,786	\$149,564	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
7	Earthquake	Very Low	Very Low	\$126,842		\$22,194	\$149,036			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
8	Hail	Very Low	Relatively Low	\$12,653	\$81,199	\$44,320	\$138,173	56		
9	Ice Storm	Relatively Low	Relatively Low	\$80,106		\$48,087	\$128,193	5		
10	Winter Weather	Relatively Low	Relatively Moderate	\$10,990	\$56	\$75,343	\$86,389	96		
11	Heat Wave	Very Low	Very Low	under \$1	\$3,644	\$80,959	\$84,603	4		
12	Landslide	Relatively Low	Very Low	\$388		\$3,774	\$4,162	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Wildfire	Very Low	Very Low	\$2,865	\$4	\$308	\$3,177	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		\$134	\$134	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	6		
	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.	2 of 13
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 13
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 13
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.	13 of 13
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
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.	13 of 13
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
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.	13 of 13
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.	13 of 13
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13
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.	13 of 13
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 13
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 13
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.	13 of 13
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 13

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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	18, 1996 to 2022 (18 zone-level)	1 day to 4 days (median 1.5 days); 14 with a recorded value	4 consecutive days, 2005-01-21 to 2005-01-24, zone-level	Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported, reported for the zone (2004 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	6, 1998 to 2016 (6 zone-level)	1 day to 92 days (median 30.5 days); 4 with a recorded value	92 days (3 months), 2016-07-01 to 2016-09-30, 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)	61, 1978 to 2024	0.75 in to 2 in (median 0.88 in); 61 with a recorded value	2 in hail, 2011-05-26	Hail, 1998-06-02, \$20,000 property; crops not reported (1998 dollars)	Event records naming member places: Homer town (13 records), Homer village (13 records), Cortland city (10 records), Scott town (7 records), Marathon town (5 records), Marathon village (5 records), Cincinnatus town (4 records), Virgil town (4 records), Willet town (3 records), Cuyler town (2 records); and 5 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	4, 2001 to 2012 (4 zone-level)	3 days to 10 days (median 6.5 days); 2 with a recorded value	10 consecutive days, 2001-08-01 to 2001-08-10, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

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)	5, 1999 to 2007 (5 zone- level)		Ice Storm, 2003-01-01, \$200,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ044 (CORTLAND), 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)	85, 1996 to 2026 (16 zone- level)		Flood, 2005-04-01, \$12,000,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		Event records naming member places: Cortland city (18 records), Homer town (6 records), Homer village (6 records), Marathon town (4 records), Marathon village (4 records), Preble town (4 records), Virgil town (4 records), Cincinnatus town (3 records), Lapeer town (2 records), Scott town (2 records); and 6 more member places (see the XLSX file). Zone-level records (16) 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, 2000 to 2002		Lightning, 2000-09-03, \$20,000 property; crops not reported (2000 dollars)		Event records naming member places: Cortland city (1 record), Lapeer town (1 record), Marathon town (1 record), Marathon village (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)	14, 1996 to 2019 (14 zone- level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 11 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties	High Wind, 2011-02-18, \$50,000 property; \$0 crops, reported for the zone (2011 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)	304, 1969 to 2026	50 kt (58 mph) to 83 kt (96 mph) (median 50 kt (58 mph)); 216 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2024-06-22, 1 direct injury		Event records naming member places: Cortland city (54 records), Homer town (32 records), Homer village (32 records), Marathon town (24 records), Marathon village (24 records), Virgil town (17 records), Cincinnatus town (16 records), Truxton town (9 records), Harford town (7 records), Cuyler town (6 records); and 8 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	7, 1992 to 2026	F/EF0 to F/EF1 (median F/EF0); 7 with a recorded value	F1 tornado, 1998-06-02, 0.1 mi within this county, 60 yd wide, \$150,000 property; crops not reported (1998 dollars)		Event records naming member places: Cincinnatus town (1 record), Cuyler town (1 record), Harford town (1 record), Virgil 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)	96, 1996 to 2026 (96 zone- level)		Heavy Snow, 2003-01-03, \$500,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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.

SOURCESNOAA 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 **19**Counted incidents **12****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
2024-08-29	2024-07-10	DR-4814-NY	Major disaster	SEVERE STORM, TORNADOES, AND FLOODING	Inland Flooding (primary); also designated: Hurricane, Tornado	\$754,895.20	new since last plan; within last 5 years	
2021-10-08	2021-08-18	DR-4625-NY	Major disaster	REMNANTS OF TROPICAL STORM FRED	Hurricane	\$2,136,484.22	new since last plan; within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$4,538,113		
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	\$1,121,535.90		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$280,370.56		
2013-07-12	2013-06-26	DR-4129-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$749,873.32		
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	\$462,871.89		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$558,007.58		
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	\$2,189,111.42		
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	\$983.06		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$8,173		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
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		
1975-10-02	1975-10-02	DR-487-NY	Major disaster	STORMS, RAINS, LANDSLIDES & FLOODING	Inland Flooding (primary); also designated: Landslide		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)

Previous occurrences by hazard, with explicit no-event rows

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
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	18	2	0	2	0	0	1996 to 2026-06-30	
Drought	6	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	61	1	4	1	0	0	1955 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
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	3	2	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Ice Storm	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	85	21	3	17	8	1	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	318	66	30	66	1	0	1955 to 2026-06-30	Includes 12 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	7	3	0	3	1	1	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	96	13	3	13	2	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
2024-06-22	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$59,000 property; \$0 crops (2024 dollars)	0, 1	GRACIE to MARATHON	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2011-05-26	Hail	2 in	\$0 property; \$0 crops (2011 dollars)	0, 0	HOMER		B1-c worst recorded: Hail
2007-06-27	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$5,000 property; \$0 crops (2007 dollars)	0, 4	CORTLAND		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2005-04-01	Flood		\$12,000,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2005-01-21	Cold/Wind Chill		\$0 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2003-10-15	High Wind	60 kt (69 mph) estimated gust	\$50,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-01-03	Heavy Snow		\$500,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2003-01-01	Ice Storm		\$200,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2000-09-03	Lightning		\$20,000 property; crops not reported (2000 dollars)	0, 0	MARATHON		B1-c worst recorded: Lightning
1998-06-02	Tornado	F1, 0.1 mi within this county, 60 yd wide	\$150,000 property; crops not reported (1998 dollars)	0, 0	CINCINNATUS		B1-c worst recorded: Tornado
1996-03-06	Heavy Snow		\$0 property; \$0 crops, reported for the zone (1996 dollars)	0, 6	NWS zone NYZ044 (CORTLAND), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1986-06-16	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 5	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (603 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		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.84	event-days per year	about 3.84 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	73	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.84 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 8 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	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	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 4 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	0.000506	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0506%			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	2.6	events per year	about 2.6 per year	Highly likely	FEMA annualized frequency (modeled)	98.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.68	event-days per year	about 1.68 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	29	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.68 heat 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 4 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.

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	0.0208	events per year	about 1 in 48 years	Possible	FEMA annualized frequency (modeled)	6	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.791	event-days per year	about 0.791 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	54	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.86	event-days per year	about 1.86 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	52	1996 to 2023 (28 years)	see B1-f	
Landslide	0.418	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	29.4	days per year with a strike	about 29.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.46	events per year	about 1.46 per year	Highly likely	FEMA annualized frequency (modeled)	56	1986 to 2023 (38 years)	countywide	
Tornado	0.119	events per year	about 1 in 8 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	0.0000167	annual probability at a location	chance a given location in the county burns in a year: 0.00167%		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	21	event-days per year	about 21 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	399	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	27	30	0.9
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	200	30	6.67
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Tornado	EF0-1	1996 to 2025	4	30	0.133
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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	2 of 13	19.1	20.1	21.0	Very Low 2, Not Applicable 11	
Coastal Flooding	0 of 13				Not Applicable 13	
Cold Wave	13 of 13	37.0	48.9	60.1	Relatively Moderate 8, 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.
Drought	0 of 13				No Rating 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.
Earthquake	13 of 13	12.8	21.7	65.4	Relatively Low 3, Very Low 10	
Hail	13 of 13	36.2	50.8	73.2	Relatively Moderate 3, Relatively Low 9, 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. Agriculture is 59% 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	13 of 13	5.0	8.3	14.1	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.
Hurricane	13 of 13	50.9	54.4	61.9	Relatively Low 12, Very Low 1	
Ice Storm	13 of 13	53.9	69.7	81.1	Relatively Moderate 7, Relatively Low 6	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	13 of 13	6.6	80.6	94.1	Relatively High 7, Relatively Moderate 5, Very Low 1	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Landslide	13 of 13	9.8	73.1	94.9	Relatively Low 6, Very Low 7	
Lightning	13 of 13	37.0	52.0	66.4	Relatively Moderate 8, 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.
Strong Wind	13 of 13	51.1	63.2	78.3	Relatively Moderate 9, Relatively 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.
Tornado	13 of 13	38.4	49.6	60.8	Relatively Moderate 5, Relatively Low 8	
Tsunami	0 of 13				Not Applicable 13	
Volcanic Activity	0 of 13				Not Applicable 13	
Wildfire	13 of 13	32.9	49.0	59.0	Very Low 13	
Winter Weather	13 of 13	62.1	74.7	84.6	Relatively High 3, Relatively Moderate 10	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
Cortland County	County	Expired on 2026-08-12		\$1,269,493.08	0; 0	No NFIP community ID on this member's plan row. Includes \$204,758.95 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Cortland city	City	Expired on 2026-08-12	FMA RL 0, SRL 0; any 21	\$549,976.94	83; 19	Includes \$137,960.08 for declarations not counted as hazard incidents (DR-4480-NY).
Homer village	Village	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$91,000.88	51; 4	Includes \$7,294.20 for declarations not counted as hazard incidents (DR-4480-NY).
Marathon village	Village	Expired on 2026-08-12	FMA RL 0, SRL 1; any 5	\$42,977.57	34; 9	
McGraw village	Village	Expired on 2026-08-12	FMA RL 0, SRL 0; any 3	\$326,392.59	3; 0	
Cincinnatus town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 1	\$132,807.94	24; 3	

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
Cortlandville town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 4	\$318,398.05	5; 0	Includes \$9,656.16 for declarations not counted as hazard incidents (DR-4480-NY).
Cuyler town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$148,754.59	10; 0	
Freetown town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$93,675.30	0; 0	
Harford town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 2	\$151,272.34	10; 2	
Homer town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$53,413.79	51; 4	
Lapeer town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$37,335	6; 1	
Marathon town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$12,744.57	34; 9	
Preble town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$792,282.59	9; 3	
Scott town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$1,227,399.01	13; 2	
Solon town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$758,209.57	4; 0	
Taylor town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$618,994.07	7; 1	
Truxton town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 3	\$35,013.79	11; 4	
Virgil town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$185,202.14	26; 6	
Willet town	Town	Expired on 2026-08-12	FMA RL 0, SRL 0; any 0	\$90,244.40	9; 3	

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 <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 2021-08-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0		under 1	\$0		\$134					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$10,642,334,601	\$89,511,883	46,796	\$1,413	\$79	\$586,774	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$19,210,448,925		46,809	\$126,842		\$22,194	0.00066%				
Hail	\$10,642,334,601	\$89,511,883	46,796	\$12,653	\$81,199	\$44,320	0.000119%	\$0			
Heat Wave	\$10,642,334,601	\$89,511,883	46,796	under \$1	\$3,644	\$80,959	under 0.0001%				
Hurricane	\$10,642,334,601	\$89,451,081	46,796	\$150,284	\$36,510	\$7,381	0.00141%			\$2,891,379.42	
Ice Storm	\$10,642,334,601		46,796	\$80,106		\$48,087	0.000753%				
Inland Flooding	\$10,615,236,911	\$5,000,904	3,429	\$14,411,688	\$1,894	\$72,236	n/a (see note)	\$354,000		\$754,895.20	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	\$307,018,514		1,509	\$388		\$3,774	0.000127%				
Lightning	\$10,642,334,601		46,796	\$2,778		\$146,786	under 0.0001%				
Strong Wind	\$10,642,334,601	\$89,511,883	46,796	\$102,450	\$2,444	\$228,174	0.000963%	\$293,500			
Tornado	\$10,642,334,601	\$89,511,883	46,796	\$201,284	\$627	\$579,539	0.00189%	\$57,000		\$754,895.20	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county

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 2021-08-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$2,672,476,687	\$32,320,958	12,356	\$2,865	\$4	\$308	0.000107%				
Winter Weather	\$10,642,334,601	\$89,511,883	46,796	\$10,990	\$56	\$75,343	0.000103%		\$10,750		

Totals since 2021-08-13 (Storm Events through 2026-06-30): 91 county-coded records, 91 with a damage value recorded (including \$0), \$704,500; 15 zone-level records, 15 with a damage value recorded (including \$0), \$10,750 reported for the zone; Public Assistance on counted declarations \$2,891,379.42 (2 declarations, 2 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	46,796
Building value (total, not at risk)	\$10,642,334,601
Agriculture value (total, not at risk)	\$89,511,883
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,230,200
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$1,896,008
Social vulnerability rating	Relatively Low
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	38	Severe repetitive loss, NFIP insurance definition	1

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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	0	1	38	1	39	0	10
CINCINNATUS, TOWN OF	0	0	1	0	1	0	0
CORTLAND, CITY OF	0	0	21	0	21	0	8
CORTLANDVILLE, TOWN OF	0	0	4	0	4	0	0
HARFORD, TOWN OF	0	0	2	0	2	0	0
MARATHON, VILLAGE OF	0	1	4	1	5	0	1
MCGRAW, VILLAGE OF	0	0	3	0	3	0	0
TRUXTON, TOWN OF	0	0	3	0	3	0	1
State level, not in this county: county not reported	0	0	19	0	19	0	3

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 by plan member (NFIP community)

Member	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Cortland city	360178	0	0	21	0	21	0	8	
Homer village	360182	0	0	0	0	0	0	0	
Marathon village	360183	0	1	4	1	5	0	1	
McGraw village	360184	0	0	3	0	3	0	0	
Cincinnati town	360177	0	0	1	0	1	0	0	
Cortlandville town	360179	0	0	4	0	4	0	0	
Cuyler town	361386	0	0	0	0	0	0	0	
Freetown town	361325	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
Harford town	360180	0	0	2	0	2	0	0	
Homer town	360181	0	0	0	0	0	0	0	
Lapeer town	361326	0	0	0	0	0	0	0	
Marathon town	361327	0	0	0	0	0	0	0	
Preble town	360185	0	0	0	0	0	0	0	
Scott town	361328	0	0	0	0	0	0	0	
Solon town	361329	0	0	0	0	0	0	0	
Taylor town	361330	0	0	0	0	0	0	0	
Truxton town	360186	0	0	3	0	3	0	1	
Virgil town	360187	0	0	0	0	0	0	0	
Willet town	361331	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	0	1	27	1	28	0	8
2 to 4 unit residential	0	0	7	0	7	0	2
other residential	0	0	1	0	1	0	0
non-residential	0	0	3	0	3	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 fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 38 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_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/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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Cite this: Hazard Plain (2026). Cortland County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 36023). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: 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_36023. Preview: automated baseline.