

Jefferson County, NY

Risk-assessment baseline packet

Unit **County area 36045** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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

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Plan clock

Status	Approved, expires 2030-10-16	Plan	Jefferson County 2025 (FEMA plan 109883)
Approved	2025-10-17	Expires	2030-10-16
As of	2026-09-28	Days	1,479 days to expiry

What changed since your last plan (approved 2025-10-17)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	22 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 15	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: 41 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Jefferson County	County	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-12-15
Adams village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Alexandria Bay village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Antwerp village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Black River village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-12-04
Brownville village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Cape Vincent village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Carthage village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Chaumont village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Clayton village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-23
Deferiet village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Dexter village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Evans Mills village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-11-19
Glen Park village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Mannsville village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Philadelphia village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-12-09
Sackets Harbor village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Theresa village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Watertown city	City	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
West Carthage village	Village	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-20
Adams town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Alexandria town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-20
Antwerp town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-11-19
Brownville town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Champion town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Clayton town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-12-01
Ellisburg town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-11-10
Henderson town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-11-10
Hounsfield town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Le Ray town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Lorraine town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-29
Lyme town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Orleans town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Pamelia town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Philadelphia town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Rodman town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-11-24
Rutland town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2026-01-22
Theresa town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-20
Watertown town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		member approved 2025-10-24
Wilna town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		
Worth town	Town	Approved, expires 2030-10-16	Jefferson County 2025 (FEMA plan 109883)	2025-10-17	2030-10-16	1,479		

SOURCEFEMA, 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	\$19,349,904	\$9,552	\$75,317	\$19,434,773	34		
2	Cold Wave	Relatively Low	Relatively Moderate	\$1,301	\$2,730	\$1,829,869	\$1,833,900	38		Includes 21 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
3	Strong Wind	Relatively Moderate	Relatively Moderate	\$840,720	\$32,073	\$477,652	\$1,350,446	296		Includes 59 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
4	Earthquake	Relatively Low	Relatively Low	\$786,241		\$165,870	\$952,111			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
5	Winter Weather	Relatively High	Relatively High	\$30,348	\$256	\$587,061	\$617,664	219		
6	Ice Storm	Relatively Moderate	Relatively High	\$472,931		\$28,780	\$501,711	5		
7	Tornado	Relatively Low	Relatively Low	\$141,922	\$338	\$342,265	\$484,525	2		
8	Lightning	Relatively Low	Relatively Low	\$12,519		\$209,955	\$222,475	2		
9	Heat Wave	Very Low	Very Low	under \$1	\$12,065	\$167,384	\$179,449	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Hurricane	Very Low	Very Low	\$82,354	\$25,119	\$3,337	\$110,810	0		Declared 2 times; no Storm Events record of this type.
11	Hail	Very Low	Very Low	\$5,878	\$13,557	\$4,267	\$23,702	24		
12	Wildfire	Very Low	Very Low	\$12,352	\$17	\$1,213	\$13,582	1		
13	Landslide	Very Low	Very Low	\$358		\$915	\$1,273	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	under \$1		under \$1	under \$1	7		
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	2		

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
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche 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	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.	0 of 35
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.	7 of 35
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 35
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.	35 of 35
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
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.	35 of 35
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
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.	35 of 35
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.	35 of 35

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35
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.	35 of 35
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 35
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 35
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.	35 of 35
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	35 of 35

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)	7, 2017 to 2017 (7 zone-level)		No damage reported in 7 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	17, 2011 to 2026 (17 zone-level)	1 day to 2 days (median 1.5 days); 16 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	21, 2008 to 2026 (21 zone-level)		Frost/Freeze, 2010-05-11, \$15,000 crop damage, reported for the zone (2010 dollars); NWS zone NYZ007 (JEFFERSON), 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	2, 2016 to 2016 (2 zone-level)	44 days; 1 with a recorded value	44 days (about 1.4 months), 2016-08-18 to 2016-09-30, a run of 2 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	27, 1968 to 2026	0.75 in to 1.75 in (median 1 in); 27 with a recorded value	1.75 in hail, 2018-08-15; same size also recorded on 1992-07-20, 2010-07-21	Hail, 2010-07-21, \$15,000 property; \$0 crops (2010 dollars)	Event records naming member places: Watertown city (4 records), Watertown town (4 records), Sackets Harbor village (3 records), Clayton town (2 records), Clayton village (2 records), Henderson town (2 records), Adams town (1 record), Adams village (1 record), Black River village (1 record), Chaumont village (1 record); and 4 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)	5, 1998 to 2025 (5 zone-level)		Ice Storm, 1998-01-08, \$10,000,000 property; crops not reported, reported for the zone (1998 dollars); NWS zone NYZ007 (JEFFERSON), 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)	34, 1996 to 2024 (11 zone-level)		Flood, 2019-06-01, \$1,500,000 property; \$0 crops (2019 dollars)		Event records naming member places: Watertown city (6 records), Watertown town (6 records), Dexter village (2 records), Glen Park village (2 records), Philadelphia town (2 records), Philadelphia village (2 records), Adams town (1 record), Adams village (1 record), Antwerp town (1 record), Antwerp village (1 record); and 8 more member places (see the XLSX file). Zone-level records (11) 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)	2, 2016 to 2023		Lightning, 2023-07-24, \$500 property; \$0 crops (2023 dollars)		Event records naming member places: Champion 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)	60, 1996 to 2025 (60 zone-level)	35 kt (40 mph) to 69 kt (79 mph) (median 51 kt (59 mph)); 55 with a recorded value	69 kt (79 mph) measured gust, High Wind, 2024-01-09; NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties	High Wind, 2009-12-09, \$100,000,000 property; \$0 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	292, 1958 to 2026	50 kt (58 mph) to 70 kt (81 mph) (median 50 kt (58 mph)); 228 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2024-07-16, 1 direct injury; same speed and measurement basis also recorded on 2024-07-16	Thunderstorm Wind, 1995-07-15, \$15,000,000 property; crops not recorded (1995 dollars)	Event records naming member places: Watertown city (34 records), Watertown town (34 records), Adams town (18 records), Adams village (18 records), Sackets Harbor village (13 records), Antwerp town (10 records), Antwerp village (10 records), Carthage village (9 records), Clayton town (8 records), Clayton village (8 records); and 21 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	4, 1959 to 2024	F/EF0 to F/EF1 (median F/EF1); 3 with a recorded value	F1 tornado, 1983-08-28, 6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide, \$2,500,000 property; crops not recorded (1983 dollars), 1 direct injury		No event record names a member place.	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)	1, 2012 to 2012 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	219, 1996 to 2026 (219 zone-level)		Heavy Snow, 2001-12-27, \$2,000,000 property; crops not reported, reported for the zone (2001 dollars); NWS zone NYZ007 (JEFFERSON), 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.

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 rows21Counted incidents13

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
2024-09-24	2024-08-08	DR-4825-NY	Major disaster	REMNANTS OF TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding	\$12,146,038.53	within last 5 years	
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	\$28,663,283.64		
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	\$2,157,416.13		
2017-11-14	2017-05-02	DR-4348-NY	Major disaster	FLOODING	Inland Flooding	\$3,335,803.35		
2014-12-22	2014-11-17	DR-4204-NY	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	\$333,385.74		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	\$4,540.55		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$4,768.62		
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	\$196,880.10		
1998-01-06	1998-01-05	DR-1196-NY	Major disaster	SEVERE STORMS AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	none found		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1991-03-21	1990-03-03	DR-898-NY	Major disaster	SEVERE WINTER STORM	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
1973-03-21	1973-03-21	DR-367-NY	Major disaster	HIGH WINDS, WAVE ACTION & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding	none found		

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

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1963-08-23	1963-08-23	DR-158-NY	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding		
1962-03-16	1962-03-16	DR-129-NY	Major disaster	SEVERE STORM, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding		
1956-03-29	1956-03-29	DR-52-NY	Major disaster	FLOOD	Inland Flooding		
1955-08-22	1955-08-22	DR-45-NY	Major disaster	HURRICANE & FLOODS	Hurricane (primary); also designated: Inland Flooding		
1954-10-07	1954-10-07	DR-26-NY	Major disaster	HURRICANES	Hurricane (primary); also designated: Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

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

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 3 rows, \$15,143.15

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1993-NY	2011-06-10	SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS	Denmark, Town of	\$2,743.72
EM-3273-NY	2007-02-23	RECORD SNOW AND NEAR RECORD SNOW	Denmark, Town of	\$6,877.43
EM-3195-NY	2004-03-03	SNOW	Denmark, Town of	\$5,522

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	7	0	0	0	1	0	1996 to 2026-06-30	
Cold Wave	38	4	0	14	0	0	1996 to 2026-06-30	Includes 21 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	2	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	27	2	0	2	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	5	0	1	1	0	0	1996 to 2026-06-30	
Inland Flooding	34	0	0	5	7	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	2	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	352	6	32	80	1	0	1955 to 2026-06-30	Includes 59 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	4	0	0	1	0	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	219	10	12	41	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 NYZ007 (JEFFERSON), 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
2024-07-16	Thunderstorm Wind	70 kt (81 mph) estimated gust	property not reported; \$0 crops (2024 dollars)	0, 1	SACKETS HARBOR	within last 5 years	deaths or injuries recorded
2024-01-09	High Wind	69 kt (79 mph) measured gust	\$25,000 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2023-07-24	Lightning		\$500 property; \$0 crops (2023 dollars)	0, 0	CHAMPION	within last 5 years	B1-c worst recorded: Lightning
2019-06-01	Flood		\$1,500,000 property; \$0 crops (2019 dollars)	0, 0	WOODVILLE to HENDERSON HARBOR		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-08-15	Hail	1.75 in	\$10,000 property; \$0 crops (2018 dollars)	0, 0	FINEVIEW		B1-c worst recorded: Hail
2018-04-04	High Wind	59 kt (68 mph) measured gust	\$15,000 property; \$0 crops, reported for the zone (2018 dollars)	1, 0	NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2011-04-28	Flood		\$250,000 property; \$0 crops (2011 dollars)	1, 0	DEXTER to LIMERICK		deaths or injuries recorded

			Direct deaths, injuries		Location	Flags	Why listed
Date	Event type	Magnitude or extent	Damage nominal dollars	indirect not counted			
2010-05-11	Frost/Freeze		\$0 property; \$15,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/ Freeze (outside NRI Cold Wave definition)
2001-12-27	Heavy Snow		\$2,000,000 property; crops not reported, reported for the zone (2001 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1998-01-08	Ice Storm		\$10,000,000 property; crops not reported, reported for the zone (1998 dollars)	0, 0	NWS zone NYZ007 (JEFFERSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
1983-08-28	Tornado	F1, 6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$2,500,000 property; crops not recorded (1983 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (691 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

FEMA annualized frequency (modeled)		NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)							
Hazard	unit per row	Unit	In plain terms	Descriptor	Descriptor basis	NRI period	Location	Note	
Avalanche		events per year				1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.	
Coastal Flooding	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown modeled	see B1-f	Descriptor from Storm Events, not NRI: 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
Cold Wave	4.84	event-days per year	about 4.84 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	92	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.84 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 7 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	0.00169	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.169%			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	0.593	events per year	about 0.59 per year	Likely	FEMA annualized frequency (modeled)	22.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.53	event-days per year	about 1.53 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	29	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.00734	events per year	about 1 in 136 years	Unlikely	FEMA annualized frequency (modeled)	4	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	1.04	event-days per year	about 1.04 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	51	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.04 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 5 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	0.893	event-days per year	about 0.893 days per year	Likely	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	25	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.425	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25.2	days per year with a strike	about 25.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.773	events per year	about 0.77 per year	Likely	FEMA annualized frequency (modeled)	21	1986 to 2023 (38 years)	countywide	
Tornado	0.13	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)			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	0.0000141	annual probability at a location	chance a given location in the county burns in a year: 0.00141%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	40.2	event-days per year	about 40.2 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	764	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	12	30	0.4
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	210	30	7
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	14	30	0.467
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	0 of 35				Not Applicable 35	
Coastal Flooding	7 of 35	68.0	68.5	69.6	Very Low 7, No Rating 28	
Cold Wave	35 of 35	18.1	50.5	68.5	Relatively Moderate 19, Relatively Low 15, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 35				No Rating 35	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	35 of 35	5.5	45.3	66.5	Relatively Low 23, Very Low 12	
Hail	35 of 35	1.1	11.8	35.3	Very Low 35	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 57% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Heat Wave	35 of 35	1.9	5.7	12.5	Very Low 35	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	35 of 35	18.7	41.4	57.8	Relatively Low 2, Very Low 33	
Ice Storm	35 of 35	2.9	77.6	89.3	Relatively Moderate 30, Relatively Low 4, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	35 of 35	0.4	45.4	84.1	Relatively High 3, Relatively Moderate 13, Relatively Low 16, Very Low 3	
Landslide	35 of 35	22.3	61.3	89.5	Relatively Low 3, Very Low 32	
Lightning	35 of 35	0.8	33.2	52.1	Relatively Moderate 1, Relatively Low 33, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	35 of 35	10.1	72.8	90.0	Relatively High 2, Relatively Moderate 31, Relatively Low 1, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	35 of 35	1.9	27.0	40.0	Relatively Low 11, Very Low 24	
Tsunami	0 of 35				Insufficient Data 35	
Volcanic Activity	0 of 35				Not Applicable 35	
Wildfire	35 of 35	24.4	55.8	68.0	Very Low 35	
Winter Weather	35 of 35	28.0	90.8	96.7	Very High 2, Relatively High 32, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Jefferson County	County	Approved, expires 2030-10-16		\$721,754.93	0; 0	No NFIP community ID on this member's plan row. Includes \$9,309.17 for declarations not counted as hazard incidents (DR-1391-NY, EM-3186-NY).
Adams village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$4,868.41	20; 0	
Alexandria Bay village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$243,255.41	5; 0	
Antwerp village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$4,390.03	11; 0	
Black River village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$5,195.20	3; 0	
Brownville village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$10,357.80	5; 0	
Cape Vincent village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$97,910.02	6; 1	
Carthage village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$10,940.40	10; 0	
Chaumont village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$5,303.68	4; 0	
Clayton village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 1; any 4	\$1,625,232.66	10; 1	
Deferiet village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	5; 0	
Dexter village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$2,082,198.53	6; 0	
Evans Mills village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	4; 0	
Glen Park village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$1,032.50	3; 0	
Mannsville village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	5; 0	
Philadelphia village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$1,266.41	6; 0	
Sackets Harbor village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$267,402.30	16; 1	

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>	
Theresa village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$7,303.11	7; 0	
Watertown city	City	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$224,619.39	44; 0	Includes \$50,680.14 for declarations not counted as hazard incidents (DR-4480-NY).
West Carthage village	Village	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$12,298.74	4; 0	
Adams town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$11,736.01	20; 0	
Alexandria town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$20,664.84	0; 0	
Antwerp town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$121,186.58	11; 0	
Brownville town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 2	\$21,253.21	5; 0	
Champion town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$39,478.74	6; 1	
Clayton town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 1; any 1	\$65,561.33	10; 1	
Ellisburg town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$22,184.86	8; 1	
Henderson town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 1	\$71,739.29	7; 0	
Hounsfield town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$100,217.03	0; 0	
Le Ray town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	0; 0	
Lorraine town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,223.54	5; 0	
Lyme town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$462,908.25	0; 0	
Orleans town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,547	0; 0	
Pamelia town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$12,590.42	0; 0	
Philadelphia town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$9,251.93	6; 0	
Rodman town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	0; 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
Rutland town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$12,045.61	0; 0	
Theresa town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	\$22,990.35	7; 0	
Watertown town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	44; 0	
Wilna town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 2	\$32,705.50	0; 0	
Worth town	Town	Approved, expires 2030-10-16	FMA RL 0, SRL 0; any 0	none found	1; 0	

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 2025-10-17 <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											Not Applicable in NRI for this county
Coastal Flooding	\$1,082,466,685		51	under \$1		under \$1	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-10-17 <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
Cold Wave	\$26,086,705,294	\$212,522,440	116,438	\$1,301	\$2,730	\$1,829,869	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$45,269,919,694		116,721	\$786,241		\$165,870	0.00174%				
Hail	\$26,086,705,294	\$212,522,440	116,438	\$5,878	\$13,557	\$4,267	under 0.0001%	\$0			
Heat Wave	\$26,086,705,294	\$212,522,440	116,438	under \$1	\$12,065	\$167,384	under 0.0001%				
Hurricane	\$26,072,877,191	\$210,370,730	116,383	\$82,354	\$25,119	\$3,337	0.000316%				
Ice Storm	\$25,988,906,204		116,231	\$472,931		\$28,780	0.00182%				
Inland Flooding	\$25,911,886,376	\$3,398,575	2,118	\$19,349,904	\$9,552	\$75,317	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$328,782,190		1,165	\$358		\$915	0.000109%				
Lightning	\$26,086,705,294		116,438	\$12,519		\$209,955	under 0.0001%				
Strong Wind	\$26,086,705,294	\$212,522,440	116,438	\$840,720	\$32,073	\$477,652	0.00322%	\$0			
Tornado	\$26,086,705,294	\$212,522,440	116,438	\$141,922	\$338	\$342,265	0.000544%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$11,870,388,506	\$158,980,176	55,337	\$12,352	\$17	\$1,213	0.000104%				
Winter Weather	\$26,086,705,294	\$212,522,440	116,438	\$30,348	\$256	\$587,061	0.000116%		\$0		

Totals since 2025-10-17 (Storm Events through 2026-06-30): 7 county-coded records, 6 with a damage value recorded (including \$0), \$0; 15 zone-level records, 11 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	116,438
Building value (total, not at risk)	\$26,086,705,294
Agriculture value (total, not at risk)	\$212,522,440
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$21,832,535
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)	\$3,893,885
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	15	Severe repetitive loss, NFIP insurance definition	2

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	0	2	15	2	15	0	3
CHAUMONT, VILLAGE OF	0	0	1	0	1	0	0
CLAYTON, TOWN OF	0	1	1	1	1	0	0
CLAYTON, VILLAGE OF	0	1	4	1	4	0	2

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>
HENDERSON, TOWN OF	0	0	1	0	1	0	0
WEST CARTHAGE, VILLAGE OF	0	0	1	0	1	0	0
WILNA, TOWN OF	0	0	2	0	2	0	0
CARTHAGE, VILLAGE OF	0	0	1	0	1	0	0
BROWNVILLE, TOWN OF	0	0	2	0	2	0	1
ANTWERP, TOWN OF	0	0	1	0	1	0	0
CAPE VINCENT, VILLAGE OF	0	0	1	0	1	0	0
State level, not in this county: county not reported	0	0	19	0	19	0	3

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Adams village	360325	0	0	0	0	0	0	0	
Alexandria Bay village	360327	0	0	0	0	0	0	0	
Antwerp village	361554	0	0	0	0	0	0	0	
Black River village	361525	0	0	0	0	0	0	0	
Brownville village	361576	0	0	0	0	0	0	0	
Cape Vincent village	361574	0	0	1	0	1	0	0	
Carthage village	360995	0	0	1	0	1	0	0	
Chaumont village	360329	0	0	1	0	1	0	0	
Clayton village	360331	0	1	4	1	4	0	2	
Deferiet village	360332	0	0	0	0	0	0	0	
Dexter village	360333	0	0	0	0	0	0	0	
Evans Mills village	360337	0	0	0	0	0	0	0	
Glen Park village	360336	0	0	0	0	0	0	0	
Mannsville village	360344	0	0	0	0	0	0	0	
Philadelphia village	360348	0	0	0	0	0	0	0	
Sackets Harbor village	360351	0	0	0	0	0	0	0	
Theresa village	360353	0	0	0	0	0	0	0	
Watertown city	360354	0	0	0	0	0	0	0	
West Carthage village	360356	0	0	1	0	1	0	0	
Adams town	360324	0	0	0	0	0	0	0	
Alexandria town	360326	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
Antwerp town	361560	0	0	1	0	1	0	0	
Brownville town	361063	0	0	2	0	2	0	1	
Champion town	360328	0	0	0	0	0	0	0	
Clayton town	360330	0	1	1	1	1	0	0	
Ellisburg town	360334	0	0	0	0	0	0	0	
Henderson town	360338	0	0	1	0	1	0	0	
Hounsfield town	360340	0	0	0	0	0	0	0	
Le Ray town	360341	0	0	0	0	0	0	0	
Lorraine town	360342	0	0	0	0	0	0	0	
Lyme town	360343	0	0	0	0	0	0	0	
Orleans town	360345	0	0	0	0	0	0	0	
Pamelia town	360346	0	0	0	0	0	0	0	
Philadelphia town	360347	0	0	0	0	0	0	0	
Rodman town	360349	0	0	0	0	0	0	0	
Rutland town	360350	0	0	0	0	0	0	0	
Theresa town	360352	0	0	0	0	0	0	0	
Watertown town	360355	0	0	0	0	0	0	0	
Wilna town	360357	0	0	2	0	2	0	0	
Worth town	361409	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	0	9	0	9	0	1
2 to 4 unit residential	0	0	1	0	1	0	1
other residential	0	0	1	0	1	0	0
non-residential	0	2	4	2	4	0	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 15 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>
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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_36045. Preview: automated baseline.