

Orange County, NY

Risk-assessment baseline packet

Unit **County area 36071** 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 2030-10-09	Plan	Orange County 2025 (FEMA plan 109982)
Approved	2025-10-10	Expires	2030-10-09
As of	2026-09-28	Days	1,472 days to expiry

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

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	11 (data through 2026-06-30)
Repetitive loss now	FMA RL 7, SRL 37 (44 CFR 77.2); any definition: 186	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: 42 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
Orange County	County	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		
Chester village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-11-24
Cornwall-on-Hudson village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Florida village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-08
Goshen village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-07-15
Greenwood Lake village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Harriman village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-01-29
Highland Falls village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Maybrook village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Middletown city	City	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Monroe village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Montgomery village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-09
Newburgh city	City	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Otisville village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Port Jervis city	City	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-08
South Blooming Grove village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Tuxedo Park village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Unionville village	Village	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Walden village	Village	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-01-12
Warwick village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Washingtonville village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Woodbury village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Blooming Grove town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Chester town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-06-09
Cornwall town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-07-15
Crawford town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Deerpark town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Goshen town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-10-29
Greenville town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-01
Hamptonburgh town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-09
Highlands town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Minisink town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Monroe town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
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Montgomery town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mount Hope town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Windsor town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		Also approved under plan 107668 (New Windsor 2021, expires 2026-10-11). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-07-15
Newburgh town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-01-29
Tuxedo town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2025-12-09
Wallkill town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Warwick town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	Orange County 2025 (FEMA plan 109982), pending adoption here	2025-10-10 by FEMA; not yet adopted here	2030-10-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wawayanda town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-01-12
Woodbury town	Town	Approved, expires 2030-10-09	Orange County 2025 (FEMA plan 109982)	2025-10-10	2030-10-09	1,472		member approved 2026-07-22

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 High	Relatively High	\$59,496,847	\$951,843	\$2,788,338	\$63,237,028	152		
2	Hurricane	Relatively Moderate	Relatively High	\$9,059,663	\$338,216	\$357,611	\$9,755,491	2		
3	Cold Wave	Relatively High	Relatively High	\$727	\$14,751	\$7,477,851	\$7,493,330	5		
4	Tornado	Relatively Moderate	Relatively Moderate	\$1,152,056	\$819	\$3,652,806	\$4,805,680	6		
5	Earthquake	Relatively Low	Relatively Moderate	\$3,347,720		\$533,647	\$3,881,366			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Strong Wind	Relatively High	Relatively High	\$625,531	\$1,303	\$2,945,727	\$3,572,561	366		Includes 26 High Wind records and 10 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$14,941	\$2,714,806	\$2,729,747	15		
8	Lightning	Relatively High	Relatively High	\$39,185		\$1,133,261	\$1,172,446	32		
9	Drought	Relatively Moderate	Relatively Moderate		\$709,966		\$709,966	10		
10	Winter Weather	Relatively High	Relatively High	\$106,382	\$50	\$532,429	\$638,861	132		
11	Ice Storm	Relatively Moderate	Relatively Moderate	\$211,122		\$145,080	\$356,202	9		
12	Hail	Relatively Low	Relatively Low	\$33,075	\$48,172	\$87,063	\$168,311	70		

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
13	Landslide	Relatively Moderate	Relatively Low	\$70,228		\$18,804	\$89,032	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	Relatively Low	Relatively Low	\$72,163		\$515	\$72,678	1		
15	Wildfire	Very Low	Very Low	\$43,073	\$24	\$13,169	\$56,265	0		Declared 2 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
16	Avalanche	Very Low	Very Low	under \$1		\$618	\$618	0		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.	11 of 92
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.	11 of 92
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 92
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.	92 of 92

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
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.	92 of 92
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
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.	92 of 92
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.	92 of 92
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92
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.	92 of 92
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 92
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 92
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.	78 of 92
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	92 of 92

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)	1, 1996 to 1996 (1 zone-level)		No damage reported in 1 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	5, 2000 to 2015 (5 zone-level)	1 day to 2 days (median 2 days); 5 with a recorded value	2 consecutive days, 2015-02-15 to 2015-02-16, 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	0					Temperature: 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
Drought	US Drought Monitor D-scale	10, 2001 to 2002 (10 zone-level)	92 days to 214 days (median 153 days); 2 with a recorded value	214 days (7 months), 2002-04-01 to 2002-10-31, a run of 7 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)	87, 1975 to 2023	0.75 in to 2 in (median 1 in); 87 with a recorded value	2 in hail, 1987-07-19	Hail, 2011-06-09, \$750,000 property; crops not reported (2011 dollars)	Event records naming member places: Montgomery town (8 records), Montgomery village (8 records), Newburgh city (8 records), Newburgh town (8 records), Monroe town (5 records), Monroe village (5 records), Blooming Grove town (4 records), New Windsor town (4 records), Warwick town (4 records), Warwick village (4 records); and 16 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	15, 1999 to 2019 (15 zone-level)	1 day to 3 days (median 2 days); 12 with a recorded value	3 consecutive days, 2006-08-01 to 2006-08-03, 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.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2, 2008 to 2020 (2 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2008-09-06 to 2008-09-07, \$4,000 property; crops not reported, reported for the zone (2008 dollars); NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	9, 1998 to 2025 (9 zone-level)		No damage reported in 9 records.		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)	152, 1996 to 2025 (5 zone-level)		Flood, 2005-04-02, \$17,000,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		Event records naming member places: Highland Falls village (11 records), Cornwall town (9 records), Goshen town (7 records), Goshen village (7 records), Monroe town (7 records), Monroe village (7 records), Washingtonville village (6 records), Middletown city (5 records), Harriman village (4 records), New Windsor town (4 records); and 18 more member places (see the XLSX file). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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)	32, 1998 to 2023		Lightning, 2006-07-28, damage not reported, 1 direct death, 1 direct injury	Lightning, 1998-06-29, \$40,000 property; crops not reported (1998 dollars)	Event records naming member places: Montgomery town (3 records), Montgomery village (3 records), Monroe town (2 records), Monroe village (2 records), Blooming Grove town (1 record), Chester town (1 record), Chester village (1 record), Cornwall town (1 record), Middletown city (1 record), Newburgh city (1 record); and 6 more member places (see the XLSX file).	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)	36, 1996 to 2025 (36 zone-level)	26 kt (30 mph) to 58 kt (67 mph) (median 50 kt (58 mph)); 29 with a recorded value	58 kt (67 mph) measured gust, High Wind, 2020-04-13; NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties	Strong Wind, 2016-02-16, \$200,000 property; \$0 crops, reported for the zone (2016 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	442, 1955 to 2026	43 kt (49 mph) to 106 kt (122 mph) (median 52 kt (60 mph)); 336 with a recorded value	106 kt (122 mph), measurement type not recorded, Thunderstorm Wind, 1990-06-29	Thunderstorm Wind, 2013-04-19, \$1,000,000 property; crops not reported (2013 dollars)	Event records naming member places: Goshen town (30 records), Goshen village (30 records), Newburgh city (27 records), Newburgh town (27 records), Warwick town (26 records), Warwick village (26 records), Montgomery town (16 records), Montgomery village (16 records), Middletown city (15 records), Chester town (13 records); and 21 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	13, 1969 to 2020	F/EF0 to F/EF3 (median between F/EF0 and F/EF1); 12 with a recorded value	F3 tornado, 1988-07-14, 7.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 80 yd wide, \$2,500,000 property; crops not recorded (1988 dollars), 1 direct injury	Tornado, 1989-11-16, \$25,000,000 property; crops not recorded (1989 dollars)	Event records naming member places: Middletown city (1 record), Montgomery town (1 record), Montgomery village (1 record), Unionville village (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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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)	132, 1996 to 2026 (132 zone-level)		No damage reported in 132 records.		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 rows 36 Counted incidents 25

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
2024-11-15	2024-11-08	FM-5547-NY	Fire management	JENNINGS CREEK FIRE	Wildfire	none found	during plan review, check whether your last plan included it; within last 5 years	
2023-07-22	2023-07-09	DR-4723-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$18,567,867.39	within last 5 years	
2021-09-05	2021-09-01	DR-4615-NY	Major disaster	REMNANTS OF HURRICANE IDA	Hurricane	\$13,692,397.14		
2021-09-02	2021-09-01	EM-3572-NY	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found		same incident as DR-4615
2021-08-22	2021-08-21	EM-3565-NY	Emergency	HURRICANE HENRI	Hurricane	none found		
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$34,343,482.60		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4480
2012-10-30	2012-10-27	DR-4085-NY	Major disaster	HURRICANE SANDY	Hurricane	\$3,858,980.21		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane		none found		same incident as DR-4085
2011-09-13	2011-09-07	DR-4031-NY	Major disaster	REMNANTS OF TROPICAL STORM LEE	Hurricane		\$8,190,160.09		
2011-08-31	2011-08-26	DR-4020-NY	Major disaster	HURRICANE IRENE	Hurricane		\$25,539,237.91		
2011-08-26	2011-08-25	EM-3328-NY	Emergency	HURRICANE IRENE	Hurricane		none found		same incident as DR-4020
2010-04-16	2010-03-13	DR-1899-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		\$1,383,034.62		
2008-12-18	2008-12-11	EM-3299-NY	Emergency	SEVERE WINTER STORM	Winter Weather		none found		
2007-04-24	2007-04-14	DR-1692-NY	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding		\$2,618,440.34		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		\$26,560.40		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
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		\$2,610,041.48		
2004-10-01	2004-09-16	DR-1565-NY	Major disaster	TROPICAL DEPRESSION IVAN	Hurricane		\$438,583.45		
2004-10-01	2004-08-13	DR-1564-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		\$418,503.70		
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		\$25,047.81		
2003-03-27	2003-02-17	EM-3184-NY	Emergency	SNOW	Winter Weather		\$1,228,391.78		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	SNOWSTORMS	Winter Weather		\$1,029,279.14		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted		\$100,422.04		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted		none found		
1999-09-19	1999-09-16	DR-1296-NY	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane		\$2,126,619.81		
1999-09-18	1999-09-16	EM-3149-NY	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane		none found		same incident as DR-1296

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1999-08-09	1999-08-06	FM-2269-NY	Fire management	WEST POINT FIRE COMPLEX	Wildfire	none found		
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1996-01-12	1996-01-06	DR-1083-NY	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1984-04-17	1984-03-28	DR-702-NY	Major disaster	COASTAL STORMS & FLOODING	Coastal Flooding	none found		
1972-06-23	1972-06-23	DR-338-NY	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	none found		
1971-09-13	1971-09-13	DR-311-NY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1965-08-18	1965-08-18	DR-204-NY	Major disaster	WATER SHORTAGE	Drought	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: 1 row, \$2,093.33

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1335-NY	2000-07-21	SEVERE STORMS AND FLOODING	Walker Valley Chemical Engine Company #1	\$2,093.33

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	1	0	0	0	2	0	1996 to 2026-06-30	
Cold Wave	5	0	0	0	0	0	1996 to 2026-06-30	
Drought	10	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	87	0	0	3	0	0	1955 to 2026-06-30	
Heat Wave	15	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	8	0	1996 to 2026-06-30	
Ice Storm	9	0	1	1	0	0	1996 to 2026-06-30	
Inland Flooding	152	0	3	43	8	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	32	0	0	2	0	0	1996 to 2026-06-30	
Strong Wind	478	4	7	78	0	0	1955 to 2026-06-30	Includes 26 High Wind records and 10 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	13	0	0	0	0	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Winter Weather	132	7	5	25	5	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
2020-04-13	High Wind	58 kt (67 mph) measured gust	\$100,000 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2018-05-15	Thunderstorm Wind	61 kt (70 mph) estimated gust	\$5,000 property; \$0 crops (2018 dollars)	1, 1	NEWBURGH		deaths or injuries recorded
2015-02-15	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2015 dollars)	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2008-09-06	Tropical Storm		\$4,000 property; crops not reported, reported for the zone (2008 dollars)	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-08-01	Heat		damage not reported	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2006-07-28	Lightning		damage not reported	1, 1	MONTGOMERY		B1-c worst recorded: Lightning
2005-04-02	Flood		\$17,000,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2002-04-01	Drought		damage not reported	0, 0	NWS zone NYZ067 (ORANGE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
1990-06-29	Thunderstorm Wind	106 kt (122 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1990-06-29	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	3, 8	location not recorded		deaths or injuries recorded
1989-11-16	Tornado	F1, 9.1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	9, 18	location not recorded		deaths or injuries recorded
1988-07-14	Tornado	F3, 7.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 80 yd wide	\$2,500,000 property; crops not recorded (1988 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" (936 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	3.69	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.32	event-days per year	about 1.32 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	25	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.32 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	1.25	event-days per year	about 1.25 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	63	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 1.25 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00165	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.165%			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	2.43	events per year	about 2.43 per year	Highly likely	FEMA annualized frequency (modeled)	92.3 (modeled)	1986 to 2023 (38 years)	countywide	

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
Heat Wave	5.74	event-days per year	about 5.74 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	92	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 5.74 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 9 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.
Hurricane	0.0732	events per year	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	26	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	0.827	event-days per year	about 0.827 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	56	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.75	event-days per year	about 2.75 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	77	1996 to 2023 (28 years)	see B1-f	
Landslide	1	events per year (modeled)	about 1 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.1	days per year with a strike	about 30.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.61	events per year	about 4.61 per year	Highly likely	FEMA annualized frequency (modeled)	176	1986 to 2023 (38 years)	countywide	
Tornado	0.264	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

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
Wildfire	0.000335	annual probability at a location	chance a given location in the county burns in a year: 0.0335%		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	14.6	event-days per year	about 14.6 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	278	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)

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	40	30	1.33
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	307	30	10.2
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	12	30	0.4
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	6	30	0.2
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	11 of 92	34.0	37.0	42.2	Very Low 11, Not Applicable 81	
Coastal Flooding	11 of 92	70.6	81.6	88.9	Relatively Low 7, Very Low 4, No Rating 81	
Cold Wave	92 of 92	37.9	59.8	83.9	Relatively High 2, Relatively Moderate 82, Relatively Low 8	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	33 of 92	68.1	77.8	98.1	Relatively High 1, Relatively Moderate 3, Relatively Low 12, Very Low 17, No Rating 59	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 all 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.
Earthquake	92 of 92	26.1	52.2	77.1	Relatively Low 76, Very Low 16	
Hail	92 of 92	14.0	25.1	63.2	Relatively Low 4, Very Low 88	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	92 of 92	14.8	38.2	72.0	Relatively Moderate 7, Relatively Low 83, Very Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	92 of 92	58.3	76.5	88.8	Relatively Moderate 27, Relatively Low 65	
Ice Storm	92 of 92	14.5	39.7	71.5	Relatively Moderate 1, Relatively Low 63, Very Low 28	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	92 of 92	4.9	47.2	96.8	Very High 1, Relatively High 9, Relatively Moderate 32, Relatively Low 42, Very Low 8	
Landslide	92 of 92	21.5	74.9	99.1	Relatively Moderate 5, Relatively Low 30, Very Low 57	
Lightning	92 of 92	22.7	49.5	82.2	Relatively High 2, Relatively Moderate 45, Relatively Low 45	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	92 of 92	43.0	68.6	91.1	Relatively High 9, Relatively Moderate 75, Relatively Low 8	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	92 of 92	31.8	44.6	61.8	Relatively Moderate 7, Relatively Low 85	
Tsunami	0 of 92				Not Applicable 92	
Volcanic Activity	0 of 92				Not Applicable 92	
Wildfire	78 of 92	20.1	48.4	80.6	Relatively Low 12, Very Low 66, No Rating 14	
Winter Weather	92 of 92	51.5	72.1	90.2	Relatively High 17, Relatively Moderate 75	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
Orange County	County	Approved, expires 2030-10-09		\$19,171,739.92	0; 0	No NFIP community ID on this member's plan row. Includes \$4,310,508.74 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Chester village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 0	\$49,110.52	19; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Cornwall-on-Hudson village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 2	\$2,463,399.68	0; no approved plan	Includes \$8,620.63 for declarations not counted as hazard incidents (DR-4480-NY).
Florida village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 1	\$270,894.95	6; 0	Includes \$14,146.74 for declarations not counted as hazard incidents (DR-4480-NY).
Goshen village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 3	\$178,573.24	39; 0	
Greenwood Lake village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 6	\$360,037.02	13; no approved plan	
Harriman village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 0	\$125,493.05	10; 0	
Highland Falls village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,162,410.59	16; no approved plan	
Maybrook village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$284,465.33	9; no approved plan	Includes \$12,147.41 for declarations not counted as hazard incidents (DR-4480-NY).
Middletown city	City	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 6	\$3,098,895.80	23; no approved plan	Includes \$491,382.32 for declarations not counted as hazard incidents (DR-4480-NY).
Monroe village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 11	\$318,828.28	24; no approved plan	
Montgomery village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 1; any 1	\$91,810.71	31; 0	
Newburgh city	City	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$944,999.98	40; no approved plan	Includes \$30,083.30 for declarations not counted as hazard incidents (DR-4480-NY).
Otisville village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$119,617.12	3; no approved plan	
Port Jervis city	City	Approved, expires 2030-10-09	FMA RL 0, SRL 1; any 12	\$2,246,403.86	20; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
South Blooming Grove village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 4	\$1,147,738.65	0; no approved plan	
Tuxedo Park village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$11,912.19	8; no approved plan	
Unionville village	Village	No approved plan on record	FMA RL 0, SRL 0; any 0	\$289,110.55	5; no approved plan	
Walden village	Village	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 0	\$473,478.57	11; 0	
Warwick village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 5	\$1,324,286.94	34; no approved plan	
Washingtonville village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 2, SRL 7; any 36	\$962,438.34	13; no approved plan	
Woodbury village	Village	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 5	\$998,071.66	9; no approved plan	
Blooming Grove town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 1, SRL 4; any 15	\$2,010,113	8; no approved plan	
Chester town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 4; any 7	\$524,979.43	19; 0	
Cornwall town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 6	\$4,265,363.86	16; 0	
Crawford town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$509,855.04	0; no approved plan	
Deerpark town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 2, SRL 6; any 23	\$2,018,700.22	0; no approved plan	
Goshen town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 5	\$939,392.31	39; 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
Greenville town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 0	\$165,018.59	5; 0	
Hamptonburgh town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 2; any 5	\$174,387.65	0; 0	
Highlands town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,666,878.25	0; no approved plan	
Minisink town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$4,012,604.15	0; no approved plan	
Monroe town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 4	\$695,645.51	24; no approved plan	Includes \$23,584.46 for declarations not counted as hazard incidents (DR-4480-NY).
Montgomery town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$1,400,328.56	31; no approved plan	Includes \$357,163.78 for declarations not counted as hazard incidents (DR-4480-NY).
Mount Hope town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$774,395.12	2; no approved plan	Includes \$5,654.42 for declarations not counted as hazard incidents (DR-4480-NY).
New Windsor town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 2; any 5	\$2,800,956.79	20; 0	Also approved under plan 107668 (New Windsor 2021, expires 2026-10-11). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Newburgh town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 6	\$1,309,206.94	40; 0	
Tuxedo town	Town	Approved, expires 2030-10-09	FMA RL 2, SRL 3; any 7	\$764,245.52	0; 0	
Wallkill town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 4	\$1,031,573.75	0; no approved plan	Includes \$24,817.04 for declarations not counted as hazard incidents (DR-4480-NY).
Warwick town	Town	Plan 109982 approved 2025-10-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$5,625,502.12	34; no approved plan	Includes \$11,763.41 for declarations not counted as hazard incidents (DR-4480-NY).
Wawayanda town	Town	Approved, expires 2030-10-09	FMA RL 0, SRL 0; any 0	\$596,438.81	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
Woodbury town	Town	Approved, expires 2030-10-09		\$3,874,735.24	9; 0	No NFIP community ID on this member's plan row. Includes \$26,514.21 for declarations not counted as hazard incidents (DR-4480-NY).

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 2025-10-10 <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	\$436,674		under 1	under \$1		\$618	under 0.0001%				
Coastal Flooding	\$3,986,668,636		15,616	\$72,163		\$515	0.00181%				
Cold Wave	\$80,503,513,504	\$113,200,131	401,096	\$727	\$14,751	\$7,477,851	under 0.0001%				
Drought		\$49,680,673			\$709,966		1.43% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$138,578,843,055		401,310	\$3,347,720		\$533,647	0.00242%				
Hail	\$80,503,513,504	\$113,200,131	401,096	\$33,075	\$48,172	\$87,063	under 0.0001%				
Heat Wave	\$80,503,513,504	\$113,200,131	401,096	under \$1	\$14,941	\$2,714,806	under 0.0001%				
Hurricane	\$80,492,509,479	\$113,200,131	401,007	\$9,059,663	\$338,216	\$357,611	0.0113%				

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 2025-10-10 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Ice Storm	\$80,490,184,675		401,006	\$211,122		\$145,080	0.000262%				
Inland Flooding	\$80,422,719,056	\$58,909,889	10,432	\$59,496,847	\$951,843	\$2,788,338	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	\$3,453,062,162		17,715	\$70,228		\$18,804	0.00203%				
Lightning	\$80,503,513,504		401,096	\$39,185		\$1,133,261	under 0.0001%				
Strong Wind	\$80,503,513,504	\$113,200,131	401,096	\$625,531	\$1,303	\$2,945,727	0.000777%	\$6,000			
Tornado	\$80,503,513,504	\$113,200,131	401,096	\$1,152,056	\$819	\$3,652,806	0.00143%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,932,276,465	\$11,067,937	29,874	\$43,073	\$24	\$13,169	0.00147%				
Winter Weather	\$80,503,513,504	\$113,200,131	401,096	\$106,382	\$50	\$532,429	0.000132%		\$0		

Totals since 2025-10-10 (Storm Events through 2026-06-30): 4 county-coded records, 4 with a damage value recorded (including \$0), \$6,000; 7 zone-level records, 7 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	401,096
Building value (total, not at risk)	\$80,503,513,504
Agriculture value (total, not at risk)	\$113,200,131
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$76,337,858
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)	\$22,401,725
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)	7	Severe repetitive loss, FMA definition (44 CFR 77.2)	37
Repetitive loss, NFIP insurance definition	186	Severe repetitive loss, NFIP insurance definition	36

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	7	37	186	36	186	1	65
SOUTH BLOOMING GROVE, VILLAGE OF	0	1	4	1	4	0	2
BLOOMING GROVE, TOWN OF	1	4	15	4	15	0	8
CORNWALL ON THE HUDSON, VILLAGE OF	0	1	2	1	2	0	2
CORNWALL, TOWN OF	0	0	6	0	6	0	4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
DEER PARK, TOWN OF	2	6	23	6	23	0	8
FLORIDA, VILLAGE OF	0	0	1	0	1	0	0
GOSHEN, TOWN OF	0	0	5	0	5	0	3
GREENWOOD LAKE, VILLAGE OF	0	1	6	1	6	0	0
HAMPTONBURGH, TOWN OF	0	2	5	2	5	0	2
MIDDLETOWN, CITY OF	0	0	6	0	6	0	3
MONROE, TOWN OF	0	1	4	1	4	0	1
MONROE, VILLAGE OF	0	1	11	1	11	0	5
MONTGOMERY, TOWN OF	0	0	1	0	1	0	0
MONTGOMERY, VILLAGE OF	0	1	1	1	1	0	1
MOUNT HOPE, TOWN OF	0	0	1	0	1	0	0
NEWBURGH, CITY OF	0	0	2	0	2	0	1
NEWBURGH, TOWN OF	0	0	6	0	6	1	3
NEW WINDSOR, TOWN OF	0	2	5	2	5	0	3
TUXEDO, TOWN OF	2	3	7	2	7	0	4
WALLKILL, TOWN OF	0	1	4	1	4	0	0
WARWICK, TOWN OF	0	0	2	0	2	0	0
WARWICK, VILLAGE OF	0	1	5	1	5	0	0
WASHINGTONVILLE, VILLAGE OF	2	7	36	7	36	0	5
WOODBURY, VILLAGE OF	0	0	5	0	5	0	1
CHESTER, TOWN OF	0	4	7	4	7	0	3
PORT JERVIS, CITY OF	0	1	12	1	12	0	5
GOSHEN, VILLAGE OF	0	0	3	0	3	0	1
Unknown (community ID Unknown in FEMA data)	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
Chester village	361541	0	0	0	0	0	0	0	
Cornwall-on-Hudson village	360610	0	1	2	1	2	0	2	
Florida village	360613	0	0	1	0	1	0	0	
Goshen village	361571	0	0	3	0	3	0	1	

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
Greenwood Lake village	360616	0	1	6	1	6	0	0	
Harriman village	360618	0	0	0	0	0	0	0	
Highland Falls village	361453	0	0	0	0	0	0	0	
Maybrook village	360241	0	0	0	0	0	0	0	
Middletown city	360619	0	0	6	0	6	0	3	
Monroe village	360622	0	1	11	1	11	0	5	
Montgomery village	360624	0	1	1	1	1	0	1	
Newburgh city	360626	0	0	2	0	2	0	1	
Otisville village	360358	0	0	0	0	0	0	0	
Port Jervis city	360976	0	1	12	1	12	0	5	
South Blooming Grove village	360194	0	1	4	1	4	0	2	
Tuxedo Park village	361595	0	0	0	0	0	0	0	
Unionville village	360633	0	0	0	0	0	0	0	
Walden village	360635	0	0	0	0	0	0	0	
Warwick village	360637	0	1	5	1	5	0	0	
Washingtonville village	360638	2	7	36	7	36	0	5	
Woodbury village	360640	0	0	5	0	5	0	1	
Blooming Grove town	360608	1	4	15	4	15	0	8	
Chester town	360870	0	4	7	4	7	0	3	
Cornwall town	360611	0	0	6	0	6	0	4	
Crawford town	361250	0	0	0	0	0	0	0	
Deerpark town	360612	2	6	23	6	23	0	8	
Goshen town	360614	0	0	5	0	5	0	3	
Greenville town	360615	0	0	0	0	0	0	0	
Hamptonburgh town	360617	0	2	5	2	5	0	2	
Highlands town	361251	0	0	0	0	0	0	0	
Minisink town	360620	0	0	0	0	0	0	0	
Monroe town	360621	0	1	4	1	4	0	1	
Montgomery town	360623	0	0	1	0	1	0	0	
Mount Hope town	360625	0	0	1	0	1	0	0	
New Windsor town	360628	0	2	5	2	5	0	3	
Newburgh town	360627	0	0	6	0	6	1	3	
Tuxedo town	360631	2	3	7	2	7	0	4	
Wallkill town	360634	0	1	4	1	4	0	0	
Warwick town	360636	0	0	2	0	2	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
Wawayanda town	360639	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	6	30	153	29	153	1	54
2 to 4 unit residential	1	3	12	3	12	0	3
other residential	0	0	4	0	4	0	2
non-residential	0	4	17	4	17	0	6
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 179 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_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_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_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_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/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NY_36071. Preview: automated baseline.