

# Otsego County, NY

## Risk-assessment baseline packet

Unit **County area 36077** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

### OPENFEMA DISCLAIMER

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

## Plan clock

|                 |                                                              |         |                                              |
|-----------------|--------------------------------------------------------------|---------|----------------------------------------------|
| Status          | Expired on <b>2026-06-08</b>                                 | Plan    | <b>Otsego County 2021 (FEMA plan 106575)</b> |
| Approved        | <b>2021-06-09</b>                                            | Expires | <b>2026-06-08</b>                            |
| As of           | <b>2026-09-28</b>                                            | Days    | <b>112 days since expiry</b>                 |
| Update underway | <b>FEMA tracker shows a plan approvable pending adoption</b> |         |                                              |

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

Not yet eligible: adopt the approved plan.

### What changed since your last plan (approved 2021-06-09)

|                          |                                                           |                                     |                                                    |
|--------------------------|-----------------------------------------------------------|-------------------------------------|----------------------------------------------------|
| New federal declarations | <b>EM-3565-NY (1 declaration row; 1 counted incident)</b> | Storm Events records since approval | <b>145 (data through 2026-06-30)</b>               |
| Repetitive loss now      | <b>FMA RL 5, SRL 3 (44 CFR 77.2); any definition: 58</b>  | Repeat-flood change                 | <b>First release: no prior release to compare.</b> |

**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: 35 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<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                                                 |
|-----------------------|---------|-----------------------|---------------------------------------|------------|------------|-------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------|
| Otsego County         | County  | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |
| Cherry Valley village | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-06-21 |
| Cooperstown village   | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |
| Gilbertsville village | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-06-06 |
| Laurens village       | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |
| Milford village       | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-09-21 |
| Morris village        | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-09-21 |
| Oneonta city          | City    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |

| Jurisdiction              | Type    | Status                | Plan                                  | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                                                 |
|---------------------------|---------|-----------------------|---------------------------------------|------------|------------|-------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------|
| Otego village             | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-08-24 |
| Richfield Springs village | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-06-14 |
| Unadilla village          | Village | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-07-21 |
| Burlington town           | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-09-27 |
| Butternuts town           | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-06-10 |
| Cherry Valley town        | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-08-17 |
| Decatur town              | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2023-04-12 |
| Edmeston town             | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-08-30 |
| Exeter town               | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-12-06 |
| Hartwick town             | Town    | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-01-14 |

| Jurisdiction     | Type | Status                | Plan                                  | Approved   | Expires    | Days to<br>expiry<br><i>negative =<br/>days since<br/>expiry</i> | Update underway                                       | Notes                                                                 |
|------------------|------|-----------------------|---------------------------------------|------------|------------|------------------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------|
| Laurens town     | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-06-07 |
| Maryland town    | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Middlefield town | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-01-18 |
| Milford town     | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Morris town      | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |
| New Lisbon town  | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-06-14 |
| Oneonta town     | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Otego town       | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Otsego town      | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-09-07 |
| Pittsfield town  | Town | Expired on 2026-06-08 | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                             | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-01-18 |

| Jurisdiction     | Type | Status                                                                    | Plan                                  | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                                                 |
|------------------|------|---------------------------------------------------------------------------|---------------------------------------|------------|------------|-------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------|
| Plainfield town  | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Richfield town   | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-08-23 |
| Roseboom town    | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-08-30 |
| Springfield town | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2022-01-18 |
| Unadilla town    | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. member approved 2021-07-15 |
| Westford town    | Town | No approved plan on record. Approvable pending adoption, not yet eligible | none                                  | none       | none       |                                                       | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |
| Worcester town   | Town | Expired on 2026-06-08                                                     | Otsego County 2021 (FEMA plan 106575) | 2021-06-09 | 2026-06-08 | -112                                                  | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan.                            |

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

## Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

## The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

| Rank<br>by<br>EAL | Hazard          | NRI risk<br>rating  | EAL rating                | EAL<br>buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled<br/>dollars per<br/>year</i> | EAL population<br>equivalence<br><i>statistical value of life<br/>and injury, \$13.7M per<br/>life, not property damage</i> | EAL total<br>(see note)<br><i>modeled dollars<br/>per year</i> | Storm<br>Events<br>records<br>since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no<br/>declaration and no Storm Events<br/>record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------------|-----------------|---------------------|---------------------------|---------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                 | Inland Flooding | Relatively Moderate | Relatively Moderate       | \$24,295,575                                            | \$17,426                                                      | \$29,367                                                                                                                    | \$24,342,368                                                   | 78                                                       |                                                                                                                     |                                                                                                                                                                |
| 2                 | Cold Wave       | Relatively Moderate | Relatively High           | \$1,869                                                 | \$30,779                                                      | \$4,505,744                                                                                                                 | \$4,538,392                                                    | 21                                                       |                                                                                                                     |                                                                                                                                                                |
| 3                 | Tornado         | Relatively Low      | Relatively Low            | \$246,122                                               | \$610                                                         | \$731,852                                                                                                                   | \$978,585                                                      | 6                                                        |                                                                                                                     |                                                                                                                                                                |
| 4                 | Strong Wind     | Relatively Moderate | Relatively Moderate       | \$139,345                                               | \$1,160                                                       | \$412,653                                                                                                                   | \$553,159                                                      | 339                                                      |                                                                                                                     | Includes 14 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.                                             |
| 5                 | Hurricane       | Relatively Low      | Relatively Low            | \$256,976                                               | \$33,864                                                      | \$11,044                                                                                                                    | \$301,884                                                      | 0                                                        |                                                                                                                     | Declared 4 times; no Storm Events record of this type.                                                                                                         |
| 6                 | Earthquake      | Very Low            | Very Low                  | \$183,955                                               |                                                               | \$30,277                                                                                                                    | \$214,232                                                      |                                                          |                                                                                                                     | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                                                     |
| 7                 | Lightning       | Relatively Low      | Relatively Low            | \$7,153                                                 |                                                               | \$199,531                                                                                                                   | \$206,684                                                      | 3                                                        |                                                                                                                     |                                                                                                                                                                |
| 8                 | Winter Weather  | Relatively Moderate | Relatively Moderate       | \$23,998                                                | \$47                                                          | \$94,342                                                                                                                    | \$118,387                                                      | 107                                                      |                                                                                                                     |                                                                                                                                                                |
| 9                 | Hail            | Very Low            | Very Low                  | \$10,510                                                | \$64,254                                                      | \$41,612                                                                                                                    | \$116,376                                                      | 131                                                      |                                                                                                                     |                                                                                                                                                                |
| 10                | Ice Storm       | Relatively Low      | Relatively Low            | \$46,820                                                |                                                               | \$13,139                                                                                                                    | \$59,960                                                       | 11                                                       |                                                                                                                     |                                                                                                                                                                |
| 11                | Heat Wave       | Very Low            | Very Low                  | under \$1                                               | \$2,627                                                       | \$48,118                                                                                                                    | \$50,745                                                       | 4                                                        |                                                                                                                     |                                                                                                                                                                |
| 12                | Landslide       | Relatively Low      | Relatively Low            | \$3,164                                                 |                                                               | \$8,013                                                                                                                     | \$11,177                                                       | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
| 13                | Wildfire        | Very Low            | Very Low                  | \$9,053                                                 | \$7                                                           | \$884                                                                                                                       | \$9,944                                                        | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
| 14                | Avalanche       | Very Low            | Very Low                  | \$0                                                     |                                                               | \$158                                                                                                                       | \$158                                                          | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
| 15                | Drought         | No Rating           | No Expected Annual Losses |                                                         | \$0                                                           |                                                                                                                             | \$0                                                            | 3                                                        |                                                                                                                     |                                                                                                                                                                |

| Rank by EAL | Hazard            | NRI risk rating | EAL rating     | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>      | Storm Events coverage note                                                                                                                                     |
|-------------|-------------------|-----------------|----------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             | Coastal Flooding  | Not Applicable  | Not Applicable |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.  | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
|             | Tsunami           | Not Applicable  | Not Applicable |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.           | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
|             | Volcanic Activity | Not Applicable  | Not Applicable |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it. | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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<br><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.                                                                        | 6 of 22                                           |
| Coastal Flooding | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 0 of 22                                           |
| Cold Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 22 of 22                                          |
| Drought          | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 22                                           |
| 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.                                                                        | 22 of 22                                          |
| Hail             | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 22 of 22                                          |
| Heat Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 22 of 22                                          |
| 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.                                                                        | 22 of 22                                          |
| Ice Storm        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 22 of 22                                          |
| Inland Flooding  | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 22 of 22                                          |
| 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.                                                                        | 22 of 22                                          |

| Hazard            | Location                                                                                                                           | Census tracts rated<br><i>rated of all tracts</i> |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Lightning         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 22 of 22                                          |
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 22 of 22                                          |
| 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. | 22 of 22                                          |
| 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 22                                           |
| 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 22                                           |
| 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. | 22 of 22                                          |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 22 of 22                                          |

**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](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](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<br><i>count, years</i>   | Observed range                                             | Worst recorded event                                     | Most damaging<br>(when different)                                                                        | How it applies to members                                                                           | Note                                                                                                                                                                                     |
|-------------------------------------------------|-------------------------------|----------------------------------|------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche                                       | none (count and damage)       | 0                                |                                                            |                                                          |                                                                                                          |                                                                                                     | Physical measure: in event narratives only; local data required.                                                                                                                         |
| Coastal Flood, Storm Surge/ Tide                | none in data (FIRM for depth) | 0                                |                                                            |                                                          |                                                                                                          |                                                                                                     | Flood depth: see the FEMA Flood Insurance Rate Map.                                                                                                                                      |
| Cold/Wind Chill, Extreme Cold/Wind Chill        | wind chill                    | 21, 1996 to 2026 (21 zone-level) | 1 day to 4 days (median 1 day); 17 with a recorded value   | 4 consecutive days, 2005-01-21 to 2005-01-24, zone-level | Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported, reported for the zone (2004 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county. | Wind chill: in event narratives only; local data required. Cold/ Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run. |
| Frost/Freeze (outside NRI Cold Wave definition) | crop damage                   | 0                                |                                                            |                                                          |                                                                                                          |                                                                                                     | Temperature: in event narratives only; local data required.                                                                                                                              |
| Drought                                         | US Drought Monitor D-scale    | 3, 1998 to 2001 (3 zone-level)   | 1 day to 31 days (median 30 days); 3 with a recorded value | 31 days (1 month), 1998-12-01 to 1998-12-31, 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<br><i>count, years</i>   | Observed range                                               | Worst recorded event                                                                                                                                                                   | Most damaging<br>(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)                     | 134, 1990 to 2025                | 0.75 in to 3 in (median 0.88 in); 134 with a recorded value  | 3 in hail, 2012-07-23                                                                                                                                                                  | Hail, 2008-06-16, \$0 property; \$10,000 crops (2008 dollars) | Event records naming member places: Oneonta city (14 records), Oneonta town (14 records), Richfield Springs village (14 records), Cooperstown village (12 records), Otego town (12 records), Otego village (12 records), Milford town (9 records), Milford village (9 records), Gilbertsville village (5 records), Maryland town (5 records); and 14 more member places (see the XLSX file).                       |                                                                                                                                                                                                                                                           |
| Excessive Heat, Heat                           | heat index (narratives)                | 4, 2001 to 2012 (4 zone-level)   | 3 days to 10 days (median 6.5 days); 2 with a recorded value | 10 consecutive days, 2001-08-01 to 2001-08-10, zone-level                                                                                                                              |                                                               | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                                                | Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.                                                                       |
| 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)              | 11, 1998 to 2008 (11 zone-level) |                                                              | Ice Storm, 2003-04-04, \$1,000,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ046 (OTSEGO), 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) | 78, 1996 to 2025 (10 zone-level) |                                                              | Flood, 2011-09-07, \$58,000,000 property; \$0 crops (2011 dollars)                                                                                                                     |                                                               | Event records naming member places: Edmeston town (5 records), Gilbertsville village (5 records), Laurens town (5 records), Laurens village (5 records), Oneonta city (5 records), Oneonta town (5 records), Hartwick town (4 records), Morris town (3 records), Morris village (3 records), New Lisbon town (3 records); and 12 more member places (see the XLSX file). Zone-level records (10) 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<br><i>count, years</i>   | Observed range                                                                       | Worst recorded event                                                                                                                   | Most damaging<br>(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) | 3, 2001 to 2003                  |                                                                                      | Lightning, 2003-08-29, \$5,000 property; crops not reported (2003 dollars)                                                             |                                                                                            | Event records naming member places: Oneonta city (2 records), Oneonta town (2 records), Edmeston 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)                                                            | 16, 1996 to 2019 (16 zone-level) | 45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 10 with a recorded value   | 60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties  | High Wind, 2011-08-28, \$200,000 property; \$0 crops, reported for the zone (2011 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Thunderstorm Wind                                              | wind speed (kt and mph)                                                            | 454, 1961 to 2026                | 50 kt (58 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 302 with a recorded value | 90 kt (104 mph) estimated gust, Thunderstorm Wind, 2007-08-16                                                                          | Thunderstorm Wind, 1998-05-31, \$125,000 property; crops not reported (1998 dollars)       | Event records naming member places: Oneonta city (38 records), Oneonta town (38 records), Cooperstown village (26 records), Unadilla town (25 records), Unadilla village (25 records), Gilbertsville village (18 records), Edmeston town (17 records), Milford town (17 records), Milford village (17 records), Richfield Springs village (16 records); and 20 more member places (see the XLSX file). |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Tornado                                                        | Enhanced Fujita (F before Feb 2007)                                                | 14, 1958 to 2026                 | F/EF0 to F/EF3 (median between F/EF0 and F/EF1); 14 with a recorded value            | F3 tornado, 1998-05-31, 5 mi within this county, 800 yd wide, \$800,000 property; crops not reported (1998 dollars), 3 direct injuries | Tornado, 1992-07-05, \$2,500,000 property; crops not recorded (1992 dollars)               | Event records naming member places: Cooperstown village (1 record), Gilbertsville village (1 record), Laurens town (1 record), Laurens village (1 record), Maryland town (1 record), Milford town (1 record), Milford 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<br><i>count, years</i>     | Observed range | Worst recorded event                                                                                                                                                                  | Most damaging<br>(when different) | How it applies to members                                                                           | Note                                                         |
|-----------------------------------------------------------------------------|----------------------------------|------------------------------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Wildfire                                                                    | acres burned<br>(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<br>(snowfall local) | 107, 1996 to 2026 (107 zone-level) |                | Heavy Snow, 2003-01-03, \$300,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ046 (OTSEGO), 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 rows 27 Counted incidents 19

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                                            | Mapped hazard                | County Public Assistance<br><i>federal share obligated,<br/>nominal dollars</i> | Flags               | Notes                    |
|------------|----------------|-------------|----------------|--------------------------------------------------|------------------------------|---------------------------------------------------------------------------------|---------------------|--------------------------|
| 2021-08-22 | 2021-08-21     | EM-3565-NY  | Emergency      | HURRICANE HENRI                                  | Hurricane                    | none found                                                                      | new since last plan |                          |
| 2020-03-20 | 2020-01-20     | DR-4480-NY  | Major disaster | COVID-19 PANDEMIC                                | Non-natural, not counted     | \$44,393,575.42                                                                 |                     |                          |
| 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 | \$5,384,115.82                                                                  |                     |                          |
| 2017-07-12 | 2017-03-14     | DR-4322-NY  | Major disaster | SEVERE WINTER STORM AND SNOWSTORM                | Winter Weather               | \$454,957.97                                                                    |                     |                          |
| 2014-07-08 | 2014-05-13     | DR-4180-NY  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding              | \$645,969.10                                                                    |                     |                          |
| 2013-07-12 | 2013-06-26     | DR-4129-NY  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding              | \$513,035.54                                                                    |                     |                          |

| Declared   | Incident began | FEMA number | Type           | Title                          | Mapped hazard                                                                                                            | County Public Assistance                            | Flags | Notes                                                                                                                       |
|------------|----------------|-------------|----------------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-------|-----------------------------------------------------------------------------------------------------------------------------|
|            |                |             |                |                                |                                                                                                                          | <i>federal share obligated,<br/>nominal dollars</i> |       |                                                                                                                             |
| 2012-10-28 | 2012-10-27     | EM-3351-NY  | Emergency      | HURRICANE SANDY                | Hurricane                                                                                                                | none found                                          |       |                                                                                                                             |
| 2011-09-13 | 2011-09-07     | DR-4031-NY  | Major disaster | REMNANTS OF TROPICAL STORM LEE | Hurricane                                                                                                                | \$3,963,419.66                                      |       |                                                                                                                             |
| 2011-09-08 | 2011-09-07     | EM-3341-NY  | Emergency      | REMNANTS OF TROPICAL STORM LEE | Hurricane                                                                                                                | none found                                          |       | same incident as DR-4031                                                                                                    |
| 2011-08-31 | 2011-08-26     | DR-4020-NY  | Major disaster | HURRICANE IRENE                | Hurricane                                                                                                                | \$1,045,266.95                                      |       |                                                                                                                             |
| 2010-04-16 | 2010-03-13     | DR-1899-NY  | Major disaster | SEVERE STORMS AND FLOODING     | Inland Flooding                                                                                                          | \$372,767.11                                        |       |                                                                                                                             |
| 2008-12-18 | 2008-12-11     | EM-3299-NY  | Emergency      | SEVERE WINTER STORM            | Winter Weather                                                                                                           | \$79,488.77                                         |       |                                                                                                                             |
| 2006-12-12 | 2006-11-16     | DR-1670-NY  | Major disaster | SEVERE STORMS AND FLOODING     | Inland Flooding                                                                                                          | \$1,519,533.28                                      |       |                                                                                                                             |
| 2006-07-01 | 2006-06-26     | DR-1650-NY  | Major disaster | SEVERE STORMS AND FLOODING     | Inland Flooding                                                                                                          | \$17,151,244.71                                     |       |                                                                                                                             |
| 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                                                                                                          | \$723,813.26                                        |       |                                                                                                                             |
| 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 | \$11,509.82                                         |       | FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county |
| 2003-08-23 | 2003-08-14     | EM-3186-NY  | Emergency      | POWER OUTAGE                   | Non-natural, not counted                                                                                                 | \$6,221.68                                          |       |                                                                                                                             |
| 2003-05-12 | 2003-04-03     | DR-1467-NY  | Major disaster | ICE STORM                      | Ice Storm                                                                                                                | \$257,635.54                                        |       |                                                                                                                             |
| 2003-02-25 | 2002-12-25     | EM-3173-NY  | Emergency      | SNOWSTORMS                     | Winter Weather                                                                                                           | \$548,875.36                                        |       |                                                                                                                             |
| 2001-09-11 | 2001-09-11     | DR-1391-NY  | Major disaster | FIRES AND EXPLOSIONS           | Non-natural, not counted                                                                                                 | \$12,764.94                                         |       |                                                                                                                             |
| 2000-10-11 | 2000-05-22     | EM-3155-NY  | Emergency      | WEST NILE VIRUS                | Non-natural, not counted                                                                                                 | none found                                          |       |                                                                                                                             |
| 2000-07-21 | 2000-05-03     | DR-1335-NY  | Major disaster | SEVERE STORMS AND FLOODING     | Inland Flooding                                                                                                          | \$348,931.05                                        |       |                                                                                                                             |
| 1998-06-16 | 1998-05-31     | DR-1222-NY  | Major disaster | SEVERE STORMS AND TORNADOES    | Tornado                                                                                                                  | 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                                          |       |                                                                                                                             |

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: 4 rows, \$52,246.03

| FEMA number | Declared   | Title                                         | Applicant         | PA obligated<br><i>federal share obligated, nominal dollars</i> |
|-------------|------------|-----------------------------------------------|-------------------|-----------------------------------------------------------------|
| DR-1827-NY  | 2009-03-04 | SEVERE WINTER STORM                           | Carlisle, Town of | \$2,999.31                                                      |
| DR-1692-NY  | 2007-04-24 | SEVERE STORMS AND INLAND AND COASTAL FLOODING | Carlisle, Town of | \$40,673.15                                                     |
| DR-1565-NY  | 2004-10-01 | TROPICAL DEPRESSION IVAN                      | Carlisle, Town of | \$4,047.68                                                      |
| EM-3184-NY  | 2003-03-27 | SNOW                                          | Carlisle, Town of | \$4,525.89                                                      |

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<br>records<br><i>full period</i> | Since plan<br>approval<br>records | During plan<br>review<br>records | Last 5<br>years<br>records | Declared<br>incidents<br><i>distinct incidents</i> | Declared since<br>approval<br><i>distinct incidents</i> | Period             | Statement                                                      |
|------------------|-----------------------------------------------|-----------------------------------|----------------------------------|----------------------------|----------------------------------------------------|---------------------------------------------------------|--------------------|----------------------------------------------------------------|
| Avalanche        | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Coastal Flooding | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Cold Wave        | 21                                            | 5                                 | 0                                | 5                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                |
| Drought          | 3                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                |
| Earthquake       | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       |                    | No Storm Events record; local data required (e.g., USGS).      |
| Hail             | 134                                           | 11                                | 1                                | 7                          | 0                                                  | 0                                                       | 1955 to 2026-06-30 |                                                                |

| Hazard            | Storm Events records<br><i>full period</i> | Since plan approval<br><i>records</i> | During plan review<br><i>records</i> | Last 5 years<br><i>records</i> | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><i>distinct incidents</i> | Period             | Statement                                                                                                          |
|-------------------|--------------------------------------------|---------------------------------------|--------------------------------------|--------------------------------|-------------------------------------------------|------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------|
| Heat Wave         | 4                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                    |
| Hurricane         | 0                                          | 0                                     | 0                                    | 0                              | 4                                               | 1                                                    | 1996 to 2026-06-30 | No Storm Events records of this type; 4 federal declared incidents (see declarations table)                        |
| Ice Storm         | 11                                         | 0                                     | 0                                    | 0                              | 1                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                    |
| Inland Flooding   | 78                                         | 18                                    | 4                                    | 16                             | 9                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                    |
| Landslide         | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                     |
| Lightning         | 3                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                    |
| Strong Wind       | 470                                        | 90                                    | 20                                   | 75                             | 1                                               | 0                                                    | 1955 to 2026-06-30 | Includes 14 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out. |
| Tornado           | 14                                         | 1                                     | 0                                    | 1                              | 1                                               | 0                                                    | 1950 to 2026-06-30 |                                                                                                                    |
| Tsunami           | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                     |
| Volcanic Activity | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                     |
| Wildfire          | 0                                          | 0                                     | 0                                    | 0                              | 0                                               | 0                                                    | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                     |
| Winter Weather    | 107                                        | 20                                    | 2                                    | 20                             | 4                                               | 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<br><i>nominal dollars</i>                              | Direct deaths, injuries<br><i>indirect not counted</i> | Location                                                                        | Flags                                    | Why listed                                               |
|------------|-----------------|---------------------|---------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------|
| 2022-01-26 | Cold/Wind Chill |                     | \$0 property; \$0 crops, reported for the zone (2022 dollars) | 1, 0                                                   | NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties | new since last plan; within last 5 years | deaths or injuries recorded                              |
| 2012-07-23 | Hail            | 3 in                | \$0 property; \$0 crops (2012 dollars)                        | 0, 0                                                   | WORCESTER                                                                       |                                          | B1-c worst recorded: Hail                                |
| 2011-09-07 | Flood           |                     | \$58,000,000 property; \$0 crops (2011 dollars)               | 0, 0                                                   | UNADILLA                                                                        |                                          | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood |

| Date       | Event type        | Magnitude or extent                      | Damage<br><i>nominal dollars</i>                                               | Direct deaths,<br>injuries<br><i>indirect not counted</i> | Location                                                                        | Flags | Why listed                                                                                       |
|------------|-------------------|------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------------------------------|
|            |                   |                                          |                                                                                |                                                           |                                                                                 |       |                                                                                                  |
| 2007-08-16 | Thunderstorm Wind | 90 kt (104 mph) estimated gust           | \$75,000 property; \$0 crops (2007 dollars)                                    | 0, 0                                                      | WELLS BRIDGE                                                                    |       | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2005-01-21 | Cold/Wind Chill   |                                          | \$0 property; crops not reported, reported for the zone (2005 dollars)         | 0, 0                                                      | NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 2003-10-15 | High Wind         | 60 kt (69 mph) estimated gust            | \$50,000 property; crops not reported, reported for the zone (2003 dollars)    | 0, 0                                                      | NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)              |
| 2003-08-29 | Lightning         |                                          | \$5,000 property; crops not reported (2003 dollars)                            | 0, 0                                                      | ONEONTA                                                                         |       | B1-c worst recorded: Lightning                                                                   |
| 2003-04-04 | Ice Storm         |                                          | \$1,000,000 property; crops not reported, reported for the zone (2003 dollars) | 0, 0                                                      | NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Ice Storm                                                                   |
| 2003-01-03 | Heavy Snow        |                                          | \$300,000 property; crops not reported, reported for the zone (2003 dollars)   | 0, 0                                                      | NWS zone NYZ046 (OTSEGO), zone-level: may include parts of neighboring counties |       | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 1998-05-31 | Tornado           | F3, 5 mi within this county, 800 yd wide | \$800,000 property; crops not reported (1998 dollars)                          | 0, 3                                                      | LAURENS to MILFORD                                                              |       | B1-c worst recorded: Tornado                                                                     |
| 1998-05-31 | Thunderstorm Wind | speed not recorded                       | \$100,000 property; crops not reported (1998 dollars)                          | 1, 5                                                      | COOPERSTOWN to ONEONTA                                                          |       | deaths or injuries recorded                                                                      |
| 1986-06-16 | Thunderstorm Wind | speed not recorded                       | damage not recorded (pre-1996 record)                                          | 1, 0                                                      | location not recorded                                                           |       | deaths or injuries recorded                                                                      |

**The full list is in the XLSX file, sheet "B1-d Storm Events history" (845 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<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                          | In plain terms                                                                                            | Descriptor       | Descriptor<br>basis                                        | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------|---------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche           | 0.01                                                                | events per year                               | about 1 in 100<br>years                                                                                   | Possible         | FEMA<br>annualized<br>frequency<br>(modeled)               | 0                                                                                                                    | 1994 to 2023<br>(30 years)                          | see B1-f   | 0.01 is NRI's minimum avalanche frequency for a<br>county in an avalanche susceptibility zone; NRI records<br>no avalanche here, so the descriptor reflects the floor,<br>not local events.                                                                                                                                                                                                                                                                                                   |
| Coastal<br>Flooding |                                                                     | events per year<br>at a location<br>(modeled) |                                                                                                           |                  |                                                            | not shown                                                                                                            | modeled                                             | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Cold Wave           | 4.84                                                                | event-days per<br>year                        | about 4.84 days<br>per year                                                                               | Likely           | event-days in 8<br>of 30 years,<br>1996 to 2025<br>(26.7%) | 92                                                                                                                   | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 4.84 cold wave event-days a year here<br>(its annualized frequency over 19 years; not its event<br>count divided by the years), but Storm Events has a<br>record in only 8 of 30 years. NRI counts from a different<br>source that records far more events than Storm Events,<br>so this descriptor reads much lower than NRI's<br>frequency; read the two together. Frost/Freeze records<br>are not counted in this descriptor: they record crop<br>freezes, not cold waves. |
| Drought             | 0                                                                   | event-days per<br>year                        | none modeled                                                                                              | Likely           | event-days in 3<br>of 30 years,<br>1996 to 2025<br>(10%)   | 0                                                                                                                    | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | NRI models no drought event-days here (2000 to 2025,<br>25.25 years; D3 and D4 only), but Storm Events has a<br>record in 3 of 30 years. The descriptor comes from<br>Storm Events, which records events NRI's definition<br>leaves out, so the two use different thresholds; read<br>them together.                                                                                                                                                                                          |
| Earthquake          | 0.00091                                                             | annual<br>probability at a<br>location        | chance a given<br>location in the<br>county has at<br>least minor-<br>damage shaking<br>in a year: 0.091% |                  |                                                            | not shown                                                                                                            | modeled                                             | see B1-f   | Descriptor not assigned: the NRI value is the chance at<br>a location in the county, not how often the hazard<br>affects the county, and Storm Events does not record<br>earthquakes.                                                                                                                                                                                                                                                                                                         |
| Hail                | 2.66                                                                | events per year                               | about 2.66 per<br>year                                                                                    | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)               | 101.2 (modeled)                                                                                                      | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Heat Wave           | 1.21                                                                | event-days per<br>year                        | about 1.21 days<br>per year                                                                               | Likely           | event-days in 4<br>of 30 years,<br>1996 to 2025<br>(13.3%) | 23                                                                                                                   | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 1.21 heat wave event-days a year here<br>(its annualized frequency over 19 years; not its event<br>count divided by the years), but Storm Events has a<br>record in only 4 of 30 years. NRI counts from a different<br>source that records far more events than Storm Events,<br>so this descriptor reads much lower than NRI's<br>frequency; read the two together.                                                                                                          |

| Hazard               | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                                                                             | In plain terms                                                           | Descriptor       | Descriptor<br>basis                                               | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                         | Location   | Note                                                                                                                                                                                         |
|----------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hurricane            | 0.0205                                                              | events per year                                                                                  | about 1 in 49<br>years                                                   | Possible         | FEMA<br>annualized<br>frequency<br>(modeled)                      | 6                                                                                                                    | 1851 to 2024<br>(Atlantic)                         | see B1-f   | NRI counts hurricane and tropical storm tracks passing<br>within storm-force wind range; federal declarations are<br>counted separately in B1-d and need not match.                          |
| Ice Storm            | 0.501                                                               | event-days per<br>year                                                                           | about 0.501 days<br>per year                                             | Likely           | event-days in 8<br>of 30 years,<br>1996 to 2025<br>(26.7%)        | 34                                                                                                                   | 1946-12-31 to<br>2014-02-12<br>(67 years)          | countywide |                                                                                                                                                                                              |
| Inland<br>Flooding   | 1.5                                                                 | event-days per<br>year                                                                           | about 1.5 days<br>per year                                               | Likely           | event-days in<br>20 of 30 years,<br>1996 to 2025<br>(66.7%)       | 42                                                                                                                   | 1996 to 2023<br>(28 years)                         | see B1-f   |                                                                                                                                                                                              |
| Landslide            | 1.22                                                                | events per year<br>(modeled)                                                                     | about 1.22 per<br>year                                                   | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | modeled                                            | see B1-f   |                                                                                                                                                                                              |
| Lightning            | 28.2                                                                | days per year<br>with a strike                                                                   | about 28.2 days<br>per year                                              | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | 1995 to 2023<br>(29 years;<br>CONUS)               | countywide |                                                                                                                                                                                              |
| Strong<br>Wind       | 1.3                                                                 | events per year                                                                                  | about 1.3 per year                                                       | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                      | 50                                                                                                                   | 1986 to 2023<br>(38 years)                         | countywide |                                                                                                                                                                                              |
| Tornado              | 0.24                                                                | events per year                                                                                  | about 1 in 4 years                                                       | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                      | not shown                                                                                                            | 1950 to 2023<br>(EF2+); 1986<br>to 2023<br>(EF0-1) | see B1-f   |                                                                                                                                                                                              |
| Tsunami              |                                                                     | annual<br>probability at the<br>most exposed<br>location (used in<br>place of a county<br>value) |                                                                          |                  |                                                                   | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                        |
| Volcanic<br>Activity |                                                                     | annual<br>probability                                                                            |                                                                          |                  |                                                                   | not shown                                                                                                            | modeled                                            | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                        |
| Wildfire             | 0.0000187                                                           | annual<br>probability at a<br>location                                                           | chance a given<br>location in the<br>county burns in a<br>year: 0.00187% |                  | Storm Events<br>records in 0 of<br>30 years, 1996<br>to 2025 (0%) | not shown                                                                                                            | modeled                                            | see B1-f   | No Storm Events record of this hazard, 1996 to 2025;<br>descriptor not assigned (the NRI value is the chance at<br>a location in the county, not how often the hazard<br>affects the county) |
| Winter<br>Weather    | 21.6                                                                | event-days per<br>year                                                                           | about 21.6 days<br>per year                                              | Highly<br>likely | event-days in<br>29 of 30 years,<br>1996 to 2025<br>(96.7%)       | 410                                                                                                                  | 2005-11-12 to<br>2024-11-12<br>(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](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](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](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](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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 60                                    | 30              | 2                                        |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 288                                   | 30              | 9.6                                      |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 3                                     | 30              | 0.1                                      |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 22                                    | 30              | 0.733                                    |

| Hazard  | Band          | Years        | Events<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|---------|---------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Tornado | EF0-1         | 1996 to 2025 | 4                                     | 30              | 0.133                                    |
| Tornado | EF2-3         | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Tornado | EF4-5         | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado | unrated (EFU) | 1996 to 2025 | 0                                     | 30              | 0                                        |

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

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

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions.

## Supports B1-f: variation across the planning area

### Range of census tract risk within the county

| Hazard              | Tracts<br><i>rated of<br/>all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max  | Tracts by rating                                                         | Note                                                                                                                                                                                                                                                                                                                                                           |
|---------------------|-----------------------------------|--------------------------------------------------------|--------|------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche           | 6 of 22                           | 19.6                                                   | 22.0   | 22.9 | Very Low 6, Not Applicable 16                                            |                                                                                                                                                                                                                                                                                                                                                                |
| Coastal<br>Flooding | 0 of 22                           |                                                        |        |      | Not Applicable 22                                                        |                                                                                                                                                                                                                                                                                                                                                                |
| Cold Wave           | 22 of 22                          | 66.1                                                   | 82.8   | 94.7 | Relatively High 17, Relatively Moderate 5                                | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Drought             | 0 of 22                           |                                                        |        |      | No Rating 22                                                             | 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          | 22 of 22                          | 13.5                                                   | 26.2   | 46.2 | Relatively Low 3, Very Low 19                                            |                                                                                                                                                                                                                                                                                                                                                                |
| Hail                | 22 of 22                          | 30.1                                                   | 45.0   | 63.3 | Relatively Low 17, Very Low 5                                            | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 55% 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           | 22 of 22                          | 2.4                                                    | 3.3    | 6.0  | Very Low 22                                                              | 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           | 22 of 22                          | 48.1                                                   | 54.1   | 62.6 | Relatively Low 20, Very Low 2                                            |                                                                                                                                                                                                                                                                                                                                                                |
| Ice Storm           | 22 of 22                          | 9.1                                                    | 36.5   | 67.4 | Relatively Low 12, Very Low 10                                           | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Inland<br>Flooding  | 22 of 22                          | 32.4                                                   | 84.4   | 96.7 | Very High 1, Relatively High 12, Relatively Moderate 8, Relatively Low 1 |                                                                                                                                                                                                                                                                                                                                                                |
| Landslide           | 22 of 22                          | 27.6                                                   | 88.7   | 93.4 | Relatively Low 17, Very Low 5                                            |                                                                                                                                                                                                                                                                                                                                                                |

| <b>Hazard</b>     | <b>Tracts</b><br><i>rated of all</i> | <b>Risk score min</b><br><i>NRI score, 0 to 100</i> | <b>Median</b> | <b>Max</b> | <b>Tracts by rating</b>                   | <b>Note</b>                                                                                                                                                                                                                          |
|-------------------|--------------------------------------|-----------------------------------------------------|---------------|------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lightning         | 22 of 22                             | 24.6                                                | 43.7          | 70.3       | Relatively Moderate 6, Relatively Low 16  | 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       | 22 of 22                             | 40.9                                                | 61.3          | 81.5       | Relatively Moderate 16, Relatively Low 6  | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Tornado           | 22 of 22                             | 30.6                                                | 43.0          | 60.7       | Relatively Moderate 4, Relatively Low 18  |                                                                                                                                                                                                                                      |
| Tsunami           | 0 of 22                              |                                                     |               |            | Not Applicable 22                         |                                                                                                                                                                                                                                      |
| Volcanic Activity | 0 of 22                              |                                                     |               |            | Not Applicable 22                         |                                                                                                                                                                                                                                      |
| Wildfire          | 22 of 22                             | 38.9                                                | 59.1          | 68.6       | Very Low 22                               |                                                                                                                                                                                                                                      |
| Winter Weather    | 22 of 22                             | 49.6                                                | 67.0          | 85.6       | Relatively High 4, Relatively Moderate 18 | 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](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

#### Per-member block (Starter, confirm locally)

| <b>Member</b>         | <b>Type</b> | <b>Plan status</b>    | <b>Repetitive loss</b><br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <b>Public Assistance matched</b><br><i>federal share obligated, nominal dollars</i> | <b>Event records naming this place</b><br><i>all years; since the member's plan</i> | <b>Notes</b>                                                                                                                                                |
|-----------------------|-------------|-----------------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Otsego County         | County      | Expired on 2026-06-08 |                                                                                             | \$5,423,760.22                                                                      | 0; 0                                                                                | No NFIP community ID on this member's plan row. Includes \$21,297.24 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY). |
| Cherry Valley village | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                                                      | \$30,455.51                                                                         | 3; 0                                                                                |                                                                                                                                                             |
| Cooperstown village   | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                                                      | \$112,948                                                                           | 41; 5                                                                               |                                                                                                                                                             |
| Gilbertsville village | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 1                                                                      | \$2,543,918.96                                                                      | 29; 9                                                                               |                                                                                                                                                             |
| Laurens village       | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 1                                                                      | none found                                                                          | 16; 2                                                                               |                                                                                                                                                             |
| Milford village       | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                                                      | \$18,010.87                                                                         | 29; 2                                                                               |                                                                                                                                                             |
| Morris village        | Village     | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                                                      | \$91,885.61                                                                         | 22; 5                                                                               |                                                                                                                                                             |

| 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> |                                                                                      |
| Oneonta city              | City    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 2                                            | \$3,424,726.71                                  | 59; 6                                     | Includes \$141,481.44 for declarations not counted as hazard incidents (DR-4480-NY). |
| Otego village             | Village | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 5                                            | \$17,694.26                                     | 30; 3                                     |                                                                                      |
| Richfield Springs village | Village | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 2                                            | \$23,245.31                                     | 31; 1                                     |                                                                                      |
| Unadilla village          | Village | Expired on 2026-06-08 | FMA RL 3, SRL 0; any 25                                           | \$17,910.22                                     | 30; 5                                     |                                                                                      |
| Burlington town           | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$343,643.13                                    | 4; 0                                      |                                                                                      |
| Butternuts town           | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 1                                            | \$884,788.55                                    | 0; 0                                      |                                                                                      |
| Cherry Valley town        | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$224,577.02                                    | 3; 0                                      |                                                                                      |
| Decatur town              | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 1                                            | \$126,987.25                                    | 0; 0                                      |                                                                                      |
| Edmeston town             | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$237,822.20                                    | 26; 5                                     |                                                                                      |
| Exeter town               | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$59,652.11                                     | 0; 0                                      |                                                                                      |
| Hartwick town             | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$1,137,976.20                                  | 14; 3                                     |                                                                                      |
| Laurens town              | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$1,921,768.75                                  | 16; 2                                     |                                                                                      |
| Maryland town             | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 3                                            | \$620,123.70                                    | 11; 3                                     |                                                                                      |
| Middlefield town          | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$1,052,450.92                                  | 10; 3                                     |                                                                                      |
| Milford town              | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 1                                            | \$341,936.10                                    | 29; 2                                     |                                                                                      |
| Morris town               | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$1,317,957.92                                  | 22; 5                                     |                                                                                      |
| New Lisbon town           | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 0                                            | \$404,294.29                                    | 9; 2                                      |                                                                                      |
| Oneonta town              | Town    | Expired on 2026-06-08 | FMA RL 1, SRL 1; any 4                                            | \$1,985,196.71                                  | 59; 6                                     |                                                                                      |
| Otego town                | Town    | Expired on 2026-06-08 | FMA RL 0, SRL 0; any 2                                            | \$131,588.15                                    | 30; 3                                     |                                                                                      |

| Member           | Type | Plan status                                                               | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance matched<br><i>federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since the member's plan</i> | Notes |
|------------------|------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|-------|
| Otsego town      | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 0                                                               | \$679,277.40                                                                 | 1; 0                                                                         |       |
| Pittsfield town  | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 0                                                               | \$1,967,107.72                                                               | 13; 2                                                                        |       |
| Plainfield town  | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 0                                                               | none found                                                                   | 1; 0                                                                         |       |
| Richfield town   | Town | Expired on 2026-06-08                                                     | FMA RL 1, SRL 1; any 4                                                               | \$510,637.24                                                                 | 0; 0                                                                         |       |
| Roseboom town    | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 0                                                               | \$442,312.84                                                                 | 1; 0                                                                         |       |
| Springfield town | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 0                                                               | \$299,580.11                                                                 | 6; 0                                                                         |       |
| Unadilla town    | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 1; any 5                                                               | \$1,471,124.69                                                               | 30; 5                                                                        |       |
| Westford town    | Town | No approved plan on record. Approvable pending adoption, not yet eligible | FMA RL 0, SRL 0; any 0                                                               | \$368,861.73                                                                 | 8; no approved plan                                                          |       |
| Worcester town   | Town | Expired on 2026-06-08                                                     | FMA RL 0, SRL 0; any 1                                                               | \$318,634.10                                                                 | 17; 4                                                                        |       |

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<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2021-06-09<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                 |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche         | \$0                                         |                                                | under 1                             | \$0                                              |                                                    | \$158                                                                                                            |                                                                   |                                                                                                           |                                                                                   |                                                                  | building exposure is 0 in NRI                                                                                                                                                                        |
| Coastal Flooding  |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Cold Wave         | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | \$1,869                                          | \$30,779                                           | \$4,505,744                                                                                                      | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                      |
| Drought           |                                             | \$0                                            |                                     |                                                  | \$0                                                |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | agriculture exposure is 0 in NRI                                                                                                                                                                     |
| Earthquake        | \$25,929,570,576                            |                                                | 58,524                              | \$183,955                                        |                                                    | \$30,277                                                                                                         | 0.000709%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hail              | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | \$10,510                                         | \$64,254                                           | \$41,612                                                                                                         | under 0.0001%                                                     | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Heat Wave         | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | under \$1                                        | \$2,627                                            | \$48,118                                                                                                         | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hurricane         | \$14,774,945,840                            | \$71,037,308                                   | 58,145                              | \$256,976                                        | \$33,864                                           | \$11,044                                                                                                         | 0.00174%                                                          |                                                                                                           |                                                                                   | none found (1 declaration)                                       |                                                                                                                                                                                                      |
| Ice Storm         | \$14,859,143,528                            |                                                | 58,488                              | \$46,820                                         |                                                    | \$13,139                                                                                                         | 0.000315%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Inland Flooding   | \$14,823,759,085                            | \$5,474,405                                    | 2,082                               | \$24,295,575                                     | \$17,426                                           | \$29,367                                                                                                         | n/a (see note)                                                    | \$286,000                                                                                                 |                                                                                   |                                                                  | 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         | \$852,947,557                               |                                                | 3,953                               | \$3,164                                          |                                                    | \$8,013                                                                                                          | 0.000371%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Lightning         | \$14,859,776,764                            |                                                | 58,494                              | \$7,153                                          |                                                    | \$199,531                                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Strong Wind       | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | \$139,345                                        | \$1,160                                            | \$412,653                                                                                                        | 0.000938%                                                         | \$258,750                                                                                                 |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tornado           | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | \$246,122                                        | \$610                                              | \$731,852                                                                                                        | 0.00166%                                                          | \$15,000                                                                                                  |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tsunami           |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Volcanic Activity |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Wildfire          | \$8,020,129,214                             | \$48,073,918                                   | 33,660                              | \$9,053                                          | \$7                                                | \$884                                                                                                            | 0.000113%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Winter Weather    | \$14,859,776,764                            | \$72,303,464                                   | 58,494                              | \$23,998                                         | \$47                                               | \$94,342                                                                                                         | 0.000161%                                                         |                                                                                                           | \$58,550                                                                          |                                                                  |                                                                                                                                                                                                      |

Totals since 2021-06-09 (Storm Events through 2026-06-30): 120 county-coded records, 115 with a damage value recorded (including \$0), \$559,750; 25 zone-level records, 25 with a damage value recorded (including \$0), \$58,550 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 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](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](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                                                                                                                                                                    | 58,494              |
| Building value (total, not at risk)                                                                                                                                           | \$14,859,776,764    |
| Agriculture value (total, not at risk)                                                                                                                                        | \$72,303,464        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low      |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$25,375,316        |
| 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) | \$6,126,734         |
| Social vulnerability rating                                                                                                                                                   | Relatively Moderate |
| Community resilience rating                                                                                                                                                   | Very High           |
| NRI version                                                                                                                                                                   | December 2025       |

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

**SOURCE**

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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) | 5          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 3          |
| Repetitive loss, NFIP insurance definition    | 57         | Severe repetitive loss, NFIP insurance definition    | 3          |

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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|------------------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                         | 5                            | 3                             | 57                            | 3                              | 58                                | 0                              | 21                                     |
| ONEONTA, CITY OF                                     | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |
| OTEGO, VILLAGE OF                                    | 0                            | 0                             | 5                             | 0                              | 5                                 | 0                              | 3                                      |
| UNADILLA, VILLAGE OF                                 | 3                            | 0                             | 25                            | 0                              | 25                                | 0                              | 12                                     |
| BUTTERNUTS, TOWN OF                                  | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| MARYLAND, TOWN OF                                    | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 1                                      |
| MILFORD, TOWN OF                                     | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| ONEONTA, TOWN OF                                     | 1                            | 1                             | 4                             | 1                              | 4                                 | 0                              | 1                                      |
| RICHFIELD, TOWN OF                                   | 1                            | 1                             | 3                             | 1                              | 4                                 | 0                              | 1                                      |
| UNADILLA, TOWN OF                                    | 0                            | 1                             | 5                             | 1                              | 5                                 | 0                              | 2                                      |
| WORCESTER, TOWN OF                                   | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| OTEGO, TOWN OF                                       | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |
| LAURENS, VILLAGE OF                                  | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| RICHFIELD SPRINGS, VILLAGE OF                        | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 1                                      |
| DECATUR, TOWN OF                                     | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| GILBERTSVILLE, 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                                      |

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

| Member                    | NFIP community ID | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|---------------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| Cherry Valley village     | 361449            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Cooperstown village       | 360665            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Gilbertsville village     | 361455            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Laurens village           | 361351            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Milford village           | 361352            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Morris village            | 361353            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Oneonta city              | 360667            | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |      |
| Otego village             | 361022            | 0                            | 0                             | 5                             | 0                              | 5                                 | 0                              | 3                                      |      |
| Richfield Springs village | 361360            | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 1                                      |      |
| Unadilla village          | 361044            | 3                            | 0                             | 25                            | 0                              | 25                                | 0                              | 12                                     |      |
| Burlington town           | 361416            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |

| Member             | NFIP community ID | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|--------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| Butternuts town    | 361247            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Cherry Valley town | 361269            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Decatur town       | 361417            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Edmeston town      | 361270            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Exeter town        | 361418            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Hartwick town      | 361271            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Laurens town       | 361419            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Maryland town      | 361272            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 1                                      |      |
| Middlefield town   | 361268            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Milford town       | 361274            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Morris town        | 361273            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| New Lisbon town    | 361420            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Oneonta town       | 361275            | 1                            | 1                             | 4                             | 1                              | 4                                 | 0                              | 1                                      |      |
| Otego town         | 361284            | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |      |
| Otsego town        | 361276            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Pittsfield town    | 361277            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Plainfield town    | 361278            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Richfield town     | 361279            | 1                            | 1                             | 3                             | 1                              | 4                                 | 0                              | 1                                      |      |
| Roseboom town      | 361421            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Springfield town   | 361280            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Unadilla town      | 361281            | 0                            | 1                             | 5                             | 1                              | 5                                 | 0                              | 2                                      |      |
| Westford town      | 361282            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Worcester town     | 361283            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |

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

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

**SOURCES**

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

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

**County repeat-flood properties by occupancy group**

| Occupancy group           | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 5                            | 3                             | 51                            | 3                              | 52                                | 0                              | 18                                     |
| 2 to 4 unit residential   | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 1                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

| Occupancy group | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|-----------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| non-residential | 0                            | 0                             | 4                             | 0                              | 4                                 | 0                              | 2                                      |
| not reported    | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

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

SOURCES

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

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

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 53 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](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](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_counties_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_place\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_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_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_unsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gaz\\_elsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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\_36077. Preview: automated baseline.