

St. Lawrence County, NY

Risk-assessment baseline packet

Unit **County area 36089** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

Status	Approved, expires 2027-12-18	Plan	St. Lawrence County 2022 (FEMA plan 108534)
Approved	2022-12-19	Expires	2027-12-18
As of	2026-09-28	Days	446 days to expiry

What changed since your last plan (approved 2022-12-19)

New federal declarations	DR-4694-NY, DR-4814-NY, DR-4825-NY (3 declaration rows; 3 counted incidents)	Storm Events records since approval	94 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 7	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 45 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
St. Lawrence County	County	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		
Canton village	Village	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2024-04-29
Gouverneur village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hammond village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Heuvelton village	Village	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
Massena village	Village	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-07
Morristown village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norwood village	Village	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2026-07-20
Ogdensburg city	City	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Potsdam village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rensselaer Falls village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Richville village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Waddington village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Brasher town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Canton town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-02-21
Clare town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clifton town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Colton town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
De Kalb town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
De Peyster town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-07
Edwards town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
Fine town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Fowler town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Gouverneur town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-20
Hammond town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Hermon town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-20
Hopkinton town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-02-21
Lawrence town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lisbon town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Louisville town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-02-21
Macomb town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-20
Madrid town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-02-21
Massena town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-07
Morristown town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norfolk town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Oswegatchie town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-07
Parishville town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
Piercefield town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-15
Pierrepont town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-07
Pitcairn town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	St. Lawrence County 2022 (FEMA plan 108534), pending adoption here	2022-12-19 by FEMA; not yet adopted here	2027-12-18 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Potsdam town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-20
Rossie town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-29
Russell town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
Stockholm town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-01-27
Waddington town	Town	Approved, expires 2027-12-18	St. Lawrence County 2022 (FEMA plan 108534)	2022-12-19	2027-12-18	446		member approved 2023-03-29

SOURCE

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$21,702,066	\$7,881	\$9,465	\$21,719,411	32		
2	Cold Wave	Relatively Moderate	Relatively High	\$824	\$40,204	\$5,160,040	\$5,201,068	32		Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
3	Earthquake	Relatively Low	Relatively Low	\$2,129,070		\$534,760	\$2,663,830			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Ice Storm	Relatively High	Relatively High	\$483,972		\$122,327	\$606,298	6		
5	Lightning	Relatively Moderate	Relatively Moderate	\$28,922		\$517,879	\$546,802	13		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
6	Strong Wind	Relatively Low	Relatively Low	\$209,674	\$5,303	\$78,650	\$293,626	339		Includes 35 High Wind records and 31 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Tornado	Very Low	Very Low	\$76,448	\$228	\$208,652	\$285,328	4		
8	Winter Weather	Relatively High	Relatively High	\$53,781	\$148	\$220,053	\$273,982	343		
9	Heat Wave	Very Low	Very Low	under \$1	\$35,174	\$133,908	\$169,081	11		
10	Hurricane	Relatively Low	Relatively Low	\$111,505	\$40,987	\$5,510	\$158,001	0		Declared 3 times; no Storm Events record of this type.
11	Wildfire	Very Low	Very Low	\$13,097	\$21	\$1,462	\$14,580	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.
12	Landslide	Relatively Low	Relatively Low	\$2,393		\$7,269	\$9,663	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	Hail	Very Low	Very Low	\$2,999	\$1,562	\$1,617	\$6,178	65		
14	Avalanche	Very Low	Very Low	\$0		\$22	\$22	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	2 of 30
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 30
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 30
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.	30 of 30
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	30 of 30
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.	30 of 30
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
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 30
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 30
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.	30 of 30
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30

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

Supports B1-c: extent

Extent: scale, observed range and worst recorded event per hazard

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	28, 1996 to 2026 (28 zone-level)	1 day to 28 days (median 2 days); 27 with a recorded value	28 days, 2015-02-01 to 2015-02-28, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	4, 2005 to 2023 (4 zone-level)		Frost/Freeze, 2012-04-28, \$150,000 crop damage, reported for the zone (2012 dollars); NWS zone NYZ087 (SOUTHWESTERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	72, 1966 to 2025	0.75 in to 2 in (median 1 in); 65 with a recorded value	2 in hail, 2019-10-01; same size also recorded on 1966-07-10	Hail, 2010-07-21, \$25,000 property; \$25,000 crops (2010 dollars)	Event records naming member places: Ogdensburg city (11 records), Edwards town (4 records), Potsdam town (4 records), Potsdam village (4 records), Madrid town (3 records), Massena town (3 records), Massena village (3 records), Canton town (2 records), Canton village (2 records), Colton town (2 records); and 7 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	11, 1996 to 2025 (11 zone-level)	1 day to 6 days (median 3 days); 6 with a recorded value	6 consecutive days, 2020-06-18 to 2020-06-23, zone-level	Heat, 2012-03-17, \$0 property; \$250,000 crops, reported for the zone (2012 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	6, 1998 to 2025 (6 zone- level)		Ice Storm, 1998-01-06, \$3,000,000 property; crops not reported, reported for the zone (1998 dollars), 1 direct death (reported for the zone); NWS zone NYZ026 (NORTHERN ST. LAWRENCE), 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)	32, 1996 to 2024 (7 zone- level)		Flood, 2014-04-15, \$4,100,000 property; \$0 crops (2014 dollars)		Event records naming member places: Ogdensburg city (2 records), Fine town (1 record), Morristown town (1 record), Morristown village (1 record), Rensselaer Falls village (1 record), Russell town (1 record). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	13, 1996 to 2024		Lightning, 2007-05-10, \$250,000 property; \$0 crops (2007 dollars)		Event records naming member places: Canton town (2 records), Canton village (2 records), Massena town (2 records), Massena village (2 records), Edwards town (1 record), Heuvelton village (1 record), Morristown town (1 record), Morristown village (1 record), Norwood village (1 record), Ogdensburg city (1 record); and 5 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	66, 1996 to 2026 (65 zone-level)	30 kt (35 mph) to 70 kt (81 mph) (median 43 kt (49 mph)); 59 with a recorded value	70 kt (81 mph), measurement type not recorded, High Wind, 1997-02-22; NWS zone NYZ026 (NORTHERN ST. LAWRENCE), zone-level: may include parts of neighboring counties	High Wind, 2008-01-09, \$300,000 property; \$0 crops, reported for the zone (2008 dollars)	No event record names a member place. Zone-level records (65) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	334, 1958 to 2026	42 kt (48 mph) to 75 kt (86 mph) (median 50 kt (58 mph)); 235 with a recorded value	75 kt (86 mph), measurement type not recorded, Thunderstorm Wind, 1994-07-21	Thunderstorm Wind, 1995-07-15, \$34,000,000 property; crops not recorded (1995 dollars)	Event records naming member places: Potsdam town (22 records), Potsdam village (22 records), Massena town (15 records), Massena village (15 records), Canton town (13 records), Canton village (13 records), Gouverneur town (13 records), Gouverneur village (13 records), Ogdensburg city (12 records), Lisbon town (11 records); and 26 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	11, 1954 to 2026	F/EF0 to F/EF2 (median F/EF0); 11 with a recorded value	F2 tornado, 1986-08-15, 0.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 10 yd wide, \$250,000 property; crops not recorded (1986 dollars), 1 direct death, 3 direct injuries		Event records naming member places: Gouverneur town (1 record), Gouverneur 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.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	343, 1996 to 2026 (343 zone-level)		Lake-Effect Snow, 2014-11-18, \$100,000 property; \$0 crops, reported for the zone (2014 dollars); NWS zone NYZ029 (SOUTHEASTERN ST. LAWRENCE), 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 19 Counted incidents 12

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-24	2024-08-08	DR-4825-NY	Major disaster	REMNANTS OF TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding	\$19,328,153.41	new since last plan; within last 5 years	
2024-08-29	2024-07-10	DR-4814-NY	Major disaster	SEVERE STORM, TORNADOES, AND FLOODING	Inland Flooding (primary); also designated: Hurricane, Tornado	\$955,310.53	new since last plan; within last 5 years	
2023-03-15	2022-12-23	DR-4694-NY	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$542,071.92	new since last plan; within last 5 years	
2022-11-20	2022-11-18	EM-3589-NY	Emergency	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	none found	during plan review, check whether your last plan included it; within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$7,616,942.98		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4480
2017-11-14	2017-05-02	DR-4348-NY	Major disaster	FLOODING	Inland Flooding	\$507,781.55		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2014-12-22	2014-11-17	DR-4204-NY	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	\$183,901.19			
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found			
2005-09-30	2005-08-29	EM-3262-NY	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found			
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county			
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	none found			
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$6,385.47			
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found			
1999-01-15	1999-01-01	EM-3136-NY	Emergency	SNOW	Winter Weather	\$205,244.94			
1998-01-06	1998-01-05	DR-1196-NY	Major disaster	SEVERE STORMS AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	none found			
1996-01-24	1996-01-19	DR-1095-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found			
1993-03-17	1993-03-13	EM-3107-NY	Emergency	SEVERE BLIZZARD	Winter Weather	none found			
1991-03-21	1990-03-03	DR-898-NY	Major disaster	SEVERE WINTER STORM	Winter Weather	none found			

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

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

SOURCES

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

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

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

Statewide declarations

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

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	32	5	4	9	0	0	1996 to 2026-06-30	Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	72	2	1	3	0	0	1955 to 2026-06-30	
Heat Wave	11	1	0	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	3	2	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Ice Storm	6	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	32	6	0	6	6	2	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	13	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	400	32	14	48	0	0	1955 to 2026-06-30	Includes 35 High Wind records and 31 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	11	2	0	2	1	1	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	343	44	11	58	7	1	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-06-18	Heat		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone NYZ026 (NORTHERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2019-10-01	Hail	2 in	property not reported; \$0 crops (2019 dollars)	0, 0	(MSS)RICHARDS FLD MA		B1-c worst recorded: Hail
2015-02-01	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2015 dollars)	0, 0	NWS zone NYZ026 (NORTHERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2014-11-18	Lake-Effect Snow		\$100,000 property; \$0 crops, reported for the zone (2014 dollars)	0, 0	NWS zone NYZ029 (SOUTHEASTERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2014-04-15	Flood		\$4,100,000 property; \$0 crops (2014 dollars)	0, 0	NORTH CORNERS to CHASE MILLS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-04-28	Frost/Freeze		\$0 property; \$150,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NYZ087 (SOUTHWESTERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2007-05-10	Lightning		\$250,000 property; \$0 crops (2007 dollars)	0, 0	MASSENA		B1-c worst recorded: Lightning
2004-01-26	Cold/Wind Chill		damage not reported	1, 0	NWS zone NYZ087 (SOUTHERWESTERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1998-01-06	Ice Storm		\$3,000,000 property; crops not reported, reported for the zone (1998 dollars)	1, 0	NWS zone NYZ026 (NORTHERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1997-02-22	High Wind	70 kt (81 mph), measurement type not recorded	\$20,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone NYZ026 (NORTHERN ST. LAWRENCE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1994-07-21	Thunderstorm Wind	75 kt (86 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	OGS		B1-c worst recorded: Thunderstorm Wind
1986-08-15	Tornado	F2, 0.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 10 yd wide	\$250,000 property; crops not recorded (1986 dollars)	1, 3	location not recorded		deaths or injuries recorded

The full list is in the **XLSX** file, sheet "B1-d Storm Events history" (920 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	4.63	event-days per year	about 4.63 days per year	Likely	event-days in 12 of 30 years, 1996 to 2025 (40%)	86.6	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.63 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 12 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00367	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.367%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	0.337	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	12.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.28	event-days per year	about 1.28 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	22.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.28 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Hurricane	0.00965	events per year	about 1 in 104 years	Unlikely	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.655	event-days per year	about 0.655 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	44	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.964	event-days per year	about 0.964 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	27	1996 to 2023 (28 years)	see B1-f	
Landslide	2.11	events per year (modeled)	about 2.11 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	23.7	days per year with a strike	about 23.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.541	events per year	about 0.54 per year	Likely	FEMA annualized frequency (modeled)	21	1986 to 2023 (38 years)	countywide	
Tornado	0.0965	events per year	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000163	annual probability at a location	chance a given location in the county burns in a year: 0.00163%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	19.7	event-days per year	about 19.7 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	368	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	32	30	1.07
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	218	30	7.27
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	44	30	1.47

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	2 of 30	6.7	7.4	8.1	Very Low 2, Not Applicable 28	
Coastal Flooding	0 of 30				Not Applicable 30	
Cold Wave	30 of 30	52.4	81.4	94.6	Relatively High 20, Relatively Moderate 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 30				No Rating 30	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	30 of 30	40.1	71.3	83.5	Relatively Moderate 6, Relatively Low 23, Very Low 1	
Hail	30 of 30	1.3	5.6	20.4	Very Low 30	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.
Heat Wave	30 of 30	2.1	8.1	23.0	Relatively Low 1, Very Low 29	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	30 of 30	37.8	47.2	54.4	Relatively Low 6, Very Low 24	
Ice Storm	30 of 30	56.9	85.3	94.8	Relatively High 5, Relatively Moderate 21, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	30 of 30	1.8	63.9	95.6	Relatively High 9, Relatively Moderate 12, Relatively Low 6, Very Low 3	
Landslide	30 of 30	14.5	70.2	96.1	Relatively Moderate 1, Relatively Low 7, Very Low 22	
Lightning	30 of 30	30.5	66.1	92.7	Relatively High 7, Relatively Moderate 17, 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.

Hazard	Risk score		Median	Max	Tracts by rating	Note
	Tracts <i>rated of all</i>	min <i>NRI score, 0 to 100</i>				
Strong Wind	30 of 30	19.1	36.5	73.2	Relatively Moderate 2, Relatively Low 27, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	30 of 30	8.3	22.7	40.9	Relatively Low 4, Very Low 26	
Tsunami	0 of 30				Not Applicable 30	
Volcanic Activity	0 of 30				Not Applicable 30	
Wildfire	30 of 30	19.6	60.1	69.1	Relatively Low 1, Very Low 29	
Winter Weather	30 of 30	55.4	81.4	95.0	Relatively High 18, Relatively Moderate 12	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
St. Lawrence County	County	Approved, expires 2027-12-18		\$7,436,340.60	0; 0	No NFIP community ID on this member's plan row. Includes \$568,912.84 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY).
Canton village	Village	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$49,321.38	17; 2	
Gouverneur village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$48,019.68	15; no approved plan	
Hammond village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	6; no approved plan	
Heuvelton village	Village	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$1,183.65	10; 1	
Massena village	Village	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$33,989.16	20; 1	Includes \$11,784.88 for declarations not counted as hazard incidents (DR-4480-NY).
Morristown village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$101,867.68	7; no approved plan	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Norwood village	Village	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	none found	6; 1	
Ogdensburg city	City	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$886,840.65	26; no approved plan	Includes \$10,032.30 for declarations not counted as hazard incidents (DR-4480-NY).
Potsdam village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$26,622.56	27; no approved plan	
Rensselaer Falls village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	4; no approved plan	
Richville village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	1; no approved plan	
Waddington village	Village	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	11; no approved plan	
Brasher town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$1,384,197.72	0; 0	
Canton town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$56,459.84	17; 2	
Clare town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$17,581.51	0; no approved plan	
Clifton town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$10,281.17	0; no approved plan	
Colton town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,583,690.12	9; no approved plan	
De Kalb town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$38,969.93	2; 0	
De Peyster town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	none found	1; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Edwards town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$1,309,915.67	9; 1	
Fine town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$67,485.95	7; 2	
Fowler town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 1	\$305,733.84	2; 0	
Gouverneur town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$105,097.77	15; 0	
Hammond town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$15,522.31	6; 0	
Hermon town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$13,687.15	0; 0	
Hopkinton town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$5,034,722.50	0; 0	
Lawrence town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$84,454.46	0; no approved plan	
Lisbon town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$15,068.50	11; 0	
Louisville town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 1	\$68,898.32	3; 0	Includes \$22,867.56 for declarations not counted as hazard incidents (DR-4480-NY).
Macomb town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$40,887.83	1; 0	
Madrid town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$31,342.65	10; 1	
Massena town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$22,093.95	20; 1	Includes \$15,651.75 for declarations not counted as hazard incidents (DR-4480-NY).
Morristown town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$5,024.68	7; no approved plan	
Norfolk town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	none found	10; 0	
Oswegatchie town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 1	\$6,574.16	3; 0	
Parishville town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$66,679.52	3; 0	
Piercefield town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	none found	3; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Pierrepont town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$1,200,928.32	5; 0	
Pitcairn town	Town	Plan 108534 approved 2022-12-19, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$62,079.89	2; no approved plan	
Potsdam town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$25,770.49	27; 2	
Rossie town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 1	\$59,922.11	0; 0	
Russell town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$1,062,425.86	9; 0	
Stockholm town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$32,222.01	0; 0	Includes \$28,817.29 for declarations not counted as hazard incidents (DR-4480-NY).
Waddington town	Town	Approved, expires 2027-12-18	FMA RL 0, SRL 0; any 0	\$5,042.06	11; 0	

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

School districts and special districts get a plan clock row only.

SOURCES

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

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

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

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

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per participant per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-12-19 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0		under 1	\$0		\$22					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$23,373,407,062	\$246,040,659	108,366	\$824	\$40,204	\$5,160,040	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$42,414,377,408		108,505	\$2,129,070		\$534,760	0.00502%				
Hail	\$23,373,407,062	\$246,040,659	108,366	\$2,999	\$1,562	\$1,617	under 0.0001%	\$0			
Heat Wave	\$23,373,407,062	\$246,040,659	108,366	under \$1	\$35,174	\$133,908	under 0.0001%		\$0		
Hurricane	\$23,279,200,473	\$238,012,811	107,858	\$111,505	\$40,987	\$5,510	0.000479%			\$20,283,463.94	
Ice Storm	\$23,363,621,611		108,341	\$483,972		\$122,327	0.00207%		\$0		
Inland Flooding	\$23,284,206,798	\$2,407,723	1,964	\$21,702,066	\$7,881	\$9,465	n/a (see note)	\$7,175,000		\$20,283,463.94	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	\$374,795,227		1,454	\$2,393		\$7,269	0.000639%				
Lightning	\$23,373,407,062		108,366	\$28,922		\$517,879	0.000124%	\$50,000			
Strong Wind	\$23,373,407,062	\$246,040,659	108,366	\$209,674	\$5,303	\$78,650	0.000897%	\$115,000	\$110,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$50,000) and 3 zone-level Strong Wind records (\$60,000), event types the NRI definition of this hazard leaves out.
Tornado	\$23,373,407,062	\$246,040,659	108,366	\$76,448	\$228	\$208,652	0.000327%	\$5,000		\$955,310.53	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$10,923,510,538	\$175,517,188	53,941	\$13,097	\$21	\$1,462	0.00012%				
Winter Weather	\$23,373,407,062	\$246,040,659	108,366	\$53,781	\$148	\$220,053	0.00023%		\$0	\$542,071.92	

Totals since 2022-12-19 (Storm Events through 2026-06-30): 35 county-coded records, 35 with a damage value recorded (including \$0), \$7,345,000; 59 zone-level records, 59 with a damage value recorded (including \$0), \$110,000 reported for the zone; Public Assistance on counted declarations \$20,825,535.86 (3 declarations, 3 with PA).

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

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

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

SOURCES

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	108,366
Building value (total, not at risk)	\$23,373,407,062
Agriculture value (total, not at risk)	\$246,040,659
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$24,946,258
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)	\$7,001,613
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	7	Severe repetitive loss, NFIP insurance definition	0

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

SOURCES

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

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

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	7	0	7	0	2
FOWLER, TOWN OF	0	0	1	0	1	0	1
GOUVERNEUR, VILLAGE OF	0	0	2	0	2	0	1
LAWRENCE, TOWN OF	0	0	1	0	1	0	0
OSWEGATCHIE, TOWN OF	0	0	1	0	1	0	0
LOUISVILLE, TOWN OF	0	0	1	0	1	0	0
ROSSIE, TOWN 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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Canton village	360697	0	0	0	0	0	0	0	
Gouverneur village	360699	0	0	2	0	2	0	1	
Hammond village	362000	0	0	0	0	0	0	0	
Heuvelton village	360701	0	0	0	0	0	0	0	
Massena village	360705	0	0	0	0	0	0	0	
Morristown village	361557	0	0	0	0	0	0	0	
Norwood village	361345	0	0	0	0	0	0	0	
Ogdensburg city	360707	0	0	0	0	0	0	0	
Potsdam village	360709	0	0	0	0	0	0	0	
Rensselaer Falls village	361466	0	0	0	0	0	0	0	
Richville village	361467	0	0	0	0	0	0	0	
Waddington village	361468	0	0	0	0	0	0	0	
Brasher town	361171	0	0	0	0	0	0	0	
Canton town	361172	0	0	0	0	0	0	0	
Clare town	361422	0	0	0	0	0	0	0	
Clifton town	361173	0	0	0	0	0	0	0	
Colton town	361423	0	0	0	0	0	0	0	
De Kalb town	361174	0	0	0	0	0	0	0	
De Peyster town	361175	0	0	0	0	0	0	0	
Edwards town	361176	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Fine town	361177	0	0	0	0	0	0	0	
Fowler town	360698	0	0	1	0	1	0	1	
Gouverneur town	361178	0	0	0	0	0	0	0	
Hammond town	360700	0	0	0	0	0	0	0	
Hermon town	361424	0	0	0	0	0	0	0	
Hopkinton town	361179	0	0	0	0	0	0	0	
Lawrence town	360702	0	0	1	0	1	0	0	
Lisbon town	360703	0	0	0	0	0	0	0	
Louisville town	361180	0	0	1	0	1	0	0	
Macomb town	360704	0	0	0	0	0	0	0	
Madrid town	361181	0	0	0	0	0	0	0	
Massena town	361182	0	0	0	0	0	0	0	
Morristown town	360706	0	0	0	0	0	0	0	
Norfolk town	361183	0	0	0	0	0	0	0	
Oswegatchie town	360708	0	0	1	0	1	0	0	
Parishville town	361425	0	0	0	0	0	0	0	
Piercefield town	361426	0	0	0	0	0	0	0	
Pierrepont town	361427	0	0	0	0	0	0	0	
Pitcairn town	361184	0	0	0	0	0	0	0	
Potsdam town	361185	0	0	0	0	0	0	0	
Rossie town	361186	0	0	1	0	1	0	0	
Russell town	361428	0	0	0	0	0	0	0	
Stockholm town	361429	0	0	0	0	0	0	0	
Waddington town	361187	0	0	0	0	0	0	0	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	7	0	7	0	2
2 to 4 unit residential	0	0	0	0	0	0	0

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

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

SOURCES

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

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 7 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NY_36089. Preview: automated baseline.