

Saratoga County, NY

Risk-assessment baseline packet

Unit **County area 36091** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

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Plan clock

Status	Approved, expires 2030-12-29	Plan	Saratoga County 2025 (FEMA plan 109897)
Approved	2025-12-30	Expires	2030-12-29
As of	2026-09-28	Days	1,553 days to expiry

What changed since your last plan (approved 2025-12-30)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	27 (data through 2026-06-30)
Repetitive loss now	FMA RL 2, SRL 4 (44 CFR 77.2); any definition: 48	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: 31 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
Saratoga County	County	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		
Ballston Spa village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Corinth village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Galway village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Mechanicville city	City	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Round Lake village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Saratoga Springs city	City	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Schuylerville village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
South Glens Falls village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Stillwater village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Victory village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Waterford village	Village	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Ballston town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Charlton town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Clifton Park town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Corinth town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Day town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Edinburg town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Galway town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-08-21
Greenfield town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-08-21
Hadley town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Halfmoon town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Malta town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Milton town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Moreau town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Northumberland town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Providence town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29
Saratoga town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Stillwater town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-08-21
Waterford town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-02
Wilton town	Town	Approved, expires 2030-12-29	Saratoga County 2025 (FEMA plan 109897)	2025-12-30	2030-12-29	1,553		member approved 2026-01-29

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

• land subsidence and sinkholes

• expansive soils

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$38,109,434	\$710	\$177,016	\$38,287,160	138		
2	Tornado	Relatively Moderate	Relatively Moderate	\$1,126,873	\$1,021	\$3,089,797	\$4,217,692	7		
3	Hurricane	Relatively Low	Relatively Moderate	\$2,155,508	\$112,257	\$100,824	\$2,368,590	1		
4	Cold Wave	Relatively Low	Relatively Moderate	\$818	\$96,830	\$1,774,591	\$1,872,239	81		Includes 34 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
5	Earthquake	Relatively Low	Relatively Low	\$1,458,826		\$207,914	\$1,666,740			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$245,029	\$5,733	\$1,076,084	\$1,326,846	697		Includes 48 High Wind records and 61 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Lightning	Relatively Moderate	Relatively High	\$55,301		\$1,076,651	\$1,131,952	29		
8	Heat Wave	Relatively Low	Relatively Low	\$1	\$16,450	\$924,560	\$941,011	57		
9	Ice Storm	Relatively Moderate	Relatively High	\$537,356		\$83,222	\$620,577	5		
10	Hail	Relatively Low	Relatively Low	\$25,008	\$47,692	\$325,323	\$398,022	163		
11	Winter Weather	Relatively Low	Relatively Moderate	\$52,711	\$28	\$43,588	\$96,327	259		
12	Wildfire	Very Low	Very Low	\$31,931	\$11	\$4,511	\$36,453	1		
13	Landslide	Very Low	Very Low	\$1,588		\$2,816	\$4,404	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	under \$1		\$197	\$197	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	2		

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

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

SOURCES

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	3 of 65
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 65
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 65
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.	65 of 65
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
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.	65 of 65

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
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 65
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 65
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.	65 of 65
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	47, 1996 to 2026 (47 zone-level)	1 day to 5 days (median 2 days); 35 with a recorded value	5 consecutive days, 2026-01-29 to 2026-02-02, 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. 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	34, 2002 to 2023 (34 zone-level)		Frost/Freeze, 2008-05-01, \$1,200,000 crop damage, reported for the zone (2008 dollars); NWS zone NYZ050 (SOUTHERN SARATOGA), 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	2, 1999 to 1999 (2 zone-level)	30 days to 31 days (median 30.5 days); 2 with a recorded value	31 days (1 month), 1999-08-01 to 1999-08-31, 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.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	205, 1969 to 2025	0.75 in to 2.75 in (median 1 in); 205 with a recorded value	2.75 in hail, 2011-06-01	Hail, 2001-05-28, property not reported; \$200,000 crops (2001 dollars)	Event records naming member places: Saratoga Springs city (19 records), Malta town (13 records), Ballston Spa village (11 records), Clifton Park town (9 records), Galway town (9 records), Galway village (9 records), Round Lake village (7 records), Stillwater town (6 records), Stillwater village (6 records), Wilton town (6 records); and 10 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	57, 1998 to 2025 (57 zone-level)	1 day to 6 days (median 2 days); 42 with a recorded value	6 consecutive days, 2018-06-30 to 2018-07-05, 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	1, 2011 to 2011 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2011-08-28, \$0 property; \$0 crops, reported for the zone (2011 dollars); NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	5, 2007 to 2025 (5 zone-level)		No damage reported in 5 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	138, 1996 to 2026 (27 zone-level)		Flood, 1996-01-19, \$5,000,000 property; crops not reported, reported for the zone (1996 dollars); NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		Event records naming member places: Mechanicville city (10 records), Round Lake village (7 records), Saratoga Springs city (7 records), Stillwater town (7 records), Stillwater village (7 records), Clifton Park town (6 records), Waterford town (6 records), Waterford village (6 records), Halfmoon town (5 records), Schuylerville village (5 records); and 8 more member places (see the XLSX file). Zone-level records (27) 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)	29, 1996 to 2024		Lightning, 2007-06-27, \$0 property; \$0 crops (2007 dollars), 1 direct death	Lightning, 2022-08-30, \$200,000 property; \$0 crops (2022 dollars)	Event records naming member places: Saratoga Springs city (5 records), Mechanicville city (4 records), Clifton Park town (2 records), South Glens Falls village (2 records), Ballston Spa village (1 record), Galway town (1 record), Galway village (1 record), Hadley town (1 record), Halfmoon town (1 record), Malta town (1 record); and 4 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	109, 1996 to 2026 (109 zone-level)	26 kt (30 mph) to 67 kt (77 mph) (median 45 kt (52 mph)); 95 with a recorded value	67 kt (77 mph) measured gust, High Wind, 2006-02-17; NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties	High Wind, 2000-12-12, \$150,000 property; crops not reported, reported for the zone (2000 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	767, 1960 to 2026	43 kt (49 mph) to 98 kt (113 mph) (median 50 kt (58 mph)); 498 with a recorded value	98 kt (113 mph) measured gust, Thunderstorm Wind, 2006-02-17	Thunderstorm Wind, 1994-07-26, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming member places: Saratoga Springs city (43 records), Clifton Park town (30 records), Galway town (23 records), Galway village (23 records), Malta town (23 records), Ballston Spa village (20 records), Charlton town (20 records), Stillwater town (18 records), Stillwater village (18 records), Halfmoon town (17 records); and 17 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	13, 1974 to 2024	F/EF0 to F/EF3 (median F/EF1); 11 with a recorded value	F3 tornado, 1998-05-31, 4.7 mi within this county, 970 yd wide, \$60,000,000 property; crops not reported (1998 dollars), 68 direct injuries		Event records naming member places: Corinth town (1 record), Corinth village (1 record), Mechanicville city (1 record), Wilton town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	1, 2002 to 2002 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	259, 1996 to 2026 (258 zone-level)		Winter Storm, 1997-03-31, \$200,000 property; crops not reported, reported for the zone (1997 dollars); NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		Event records naming member places: Wilton town (1 record). Zone-level records (258) apply countywide.	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

20

Counted incidents

13

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
2021-08-22	2021-08-21	EM-3565-NY	Emergency	HURRICANE HENRI	Hurricane	none found		
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$13,697,331.46		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4480
2019-12-19	2019-10-31	DR-4472-NY	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind	\$2,654,438.53		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$811,855.11		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		
2011-08-31	2011-08-26	DR-4020-NY	Major disaster	HURRICANE IRENE	Hurricane	\$1,603,904.83		
2009-03-04	2008-12-11	DR-1827-NY	Major disaster	SEVERE WINTER STORM	Winter Weather	\$1,680,070.14		
2008-12-18	2008-12-11	EM-3299-NY	Emergency	SEVERE WINTER STORM	Winter Weather	\$2,643,732.95		same incident as DR-1827
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	\$1,578,462.88		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	\$6,009.85		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	SNOWSTORMS	Winter Weather	\$535,687.54		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$29,604		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1998-06-16	1998-05-31	DR-1222-NY	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	none found		
1998-01-06	1998-01-05	DR-1196-NY	Major disaster	SEVERE STORMS AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	PA not declared for this county		
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		
1987-11-10	1987-10-04	DR-801-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	81	8	1	14	0	0	1996 to 2026-06-30	Includes 34 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	205	0	4	27	0	0	1955 to 2026-06-30	
Heat Wave	57	0	8	20	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	3	0	1996 to 2026-06-30	
Ice Storm	5	0	1	1	0	0	1996 to 2026-06-30	
Inland Flooding	138	2	2	21	4	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
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	29	0	0	5	0	0	1996 to 2026-06-30	
Strong Wind	876	11	17	123	1	0	1955 to 2026-06-30	Includes 48 High Wind records and 61 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	13	0	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	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	259	6	15	54	6	0	1996 to 2026-06-30	

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2026-01-29	Cold/Wind Chill		damage not reported	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2020-10-07	Thunderstorm Wind	74 kt (85 mph) estimated gust	damage not reported	1, 0	USHERS		deaths or injuries recorded
2018-06-30	Heat		damage not reported	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2011-08-28	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-06-01	Hail	2.75 in	property not reported; \$0 crops (2011 dollars)	0, 0	SARATOGA SPGS		B1-c worst recorded: Hail
2008-05-01	Frost/Freeze		\$0 property; \$1,200,000 crops, reported for the zone (2008 dollars)	0, 0	NWS zone NYZ050 (SOUTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2007-06-27	Lightning		\$0 property; \$0 crops (2007 dollars)	1, 0	WATERFORD		deaths or injuries recorded
2006-02-17	High Wind	67 kt (77 mph) measured gust	damage not reported	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2006-02-17	Thunderstorm Wind	98 kt (113 mph) measured gust	damage not reported	0, 0	MILTON CENTER		B1-c worst recorded: Thunderstorm Wind
1998-05-31	Tornado	F3, 4.7 mi within this county, 970 yd wide	\$60,000,000 property; crops not reported (1998 dollars)	0, 68	USHERS to MECHANICVILLE		deaths or injuries recorded
1997-03-31	Winter Storm		\$200,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1996-01-19	Flood		\$5,000,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone NYZ041 (NORTHERN SARATOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,667 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.

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
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	2.66	event-days per year	about 2.66 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	50.5	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0	event-days per year	none modeled	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only), but Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together.
Earthquake	0.00155	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.155%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.31	events per year	about 2.31 per year	Highly likely	FEMA annualized frequency (modeled)	87.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.9	event-days per year	about 3.9 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	65.7	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0391	events per year	about 1 in 26 years	Possible	FEMA annualized frequency (modeled)	12	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	0.561	event-days per year	about 0.561 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	38	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.93	event-days per year	about 2.93 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	82	1996 to 2023 (28 years)	see B1-f	
Landslide	0.609	events per year (modeled)	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25	days per year with a strike	about 25 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.23	events per year	about 1.23 per year	Highly likely	FEMA annualized frequency (modeled)	47	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.145	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000488	annual probability at a location	chance a given location in the county burns in a year: 0.00488%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	18	event-days per year	about 18 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	342	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

Unit	Descriptor	Definition
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	91	30	3.03
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	458	30	15.3
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	12	30	0.4
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	110	30	3.67
Tornado	EF0-1	1996 to 2025	5	30	0.167
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	1	30	0.0333

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	3 of 65	21.7	22.8	26.6	Very Low 3, Not Applicable 62	
Coastal Flooding	0 of 65				Not Applicable 65	

Hazard	Risk score		Median	Max	Tracts by rating	Note
	Tracts rated of all	min NRI score, 0 to 100				
Cold Wave	65 of 65	19.3	31.5	49.6	Relatively Moderate 4, Relatively Low 61	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 65				No Rating 65	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	65 of 65	7.4	37.9	63.5	Relatively Low 27, Very Low 38	
Hail	65 of 65	17.2	42.2	58.9	Relatively Low 47, Very Low 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.
Heat Wave	65 of 65	2.7	15.1	39.3	Relatively Low 26, Very Low 39	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	65 of 65	41.5	61.1	73.0	Relatively Low 61, Very Low 4	
Ice Storm	65 of 65	9.3	61.9	82.8	Relatively Moderate 19, Relatively Low 38, Very Low 8	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	65 of 65	0.7	33.2	86.1	Relatively High 5, Relatively Moderate 16, Relatively Low 34, Very Low 10	
Landslide	65 of 65	13.6	54.0	95.6	Relatively Low 5, Very Low 60	
Lightning	65 of 65	11.7	53.6	81.6	Relatively High 1, Relatively Moderate 43, Relatively Low 20, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	65 of 65	13.8	48.1	71.9	Relatively Moderate 21, Relatively Low 43, 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	65 of 65	14.1	46.2	62.9	Relatively Moderate 11, Relatively Low 52, Very Low 2	
Tsunami	0 of 65				Not Applicable 65	
Volcanic Activity	0 of 65				Not Applicable 65	
Wildfire	65 of 65	21.6	53.7	74.9	Relatively Low 5, Very Low 60	
Winter Weather	65 of 65	17.3	34.5	48.7	Relatively Moderate 1, Relatively Low 63, 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.

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
Saratoga County	County	Approved, expires 2030-12-29		\$1,332,541.44	0; 0	No NFIP community ID on this member's plan row. Includes \$455,897.17 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Ballston Spa village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 2	\$123,347.14	35; 0	
Corinth village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	none found	6; 0	
Galway village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	none found	33; 0	
Mechanicville city	City	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 1	\$79,371.10	30; 0	Includes \$15,881.03 for declarations not counted as hazard incidents (DR-4480-NY).
Round Lake village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$52,045.36	21; 0	
Saratoga Springs city	City	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$150,104.37	74; 2	Includes \$19,881.85 for declarations not counted as hazard incidents (DR-4480-NY).
Schuylerville village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$130,998.93	21; 0	
South Glens Falls village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$5,793.45	9; 0	
Stillwater village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$123,232.51	32; 0	
Victory village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	none found	0; 0	
Waterford village	Village	Approved, expires 2030-12-29	FMA RL 0, SRL 2; any 16	\$115,254.19	15; 0	
Ballston town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 1	\$295,969.55	0; 0	Includes \$40,693.19 for declarations not counted as hazard incidents (DR-4480-NY).
Charlton town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 1	\$299,947.01	24; 0	
Clifton Park town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 4	\$1,668,692.67	47; 1	Includes \$84,164 for declarations not counted as hazard incidents (DR-4480-NY).
Corinth town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$105,048.58	6; 0	Includes \$15,314.39 for declarations not counted as hazard incidents (DR-4480-NY).
Day town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$951,219.40	1; 0	
Edinburg town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$57,246.77	17; 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
Galway town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$511,552.73	33; 0	
Greenfield town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$471,901.33	16; 0	
Hadley town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$64,225.13	9; 0	
Halfmoon town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 2	\$646,716.98	26; 2	Includes \$66,995.30 for declarations not counted as hazard incidents (DR-4480-NY).
Malta town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$298,841.30	38; 0	Includes \$6,868.32 for declarations not counted as hazard incidents (DR-4480-NY).
Milton town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$204,449.11	6; 0	Includes \$6,579.74 for declarations not counted as hazard incidents (DR-4480-NY).
Moreau town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	none found	1; 0	
Northumberland town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$330,324.17	8; 0	
Providence town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$425,391.02	7; 0	
Saratoga town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 3	\$152,789.39	0; 0	Includes \$21,601.10 for declarations not counted as hazard incidents (DR-4480-NY).
Stillwater town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 4	none found	32; 0	
Waterford town	Town	Approved, expires 2030-12-29	FMA RL 2, SRL 2; any 14	\$266,997.89	15; 0	Includes \$5,608.60 for declarations not counted as hazard incidents (DR-4480-NY).
Wilton town	Town	Approved, expires 2030-12-29	FMA RL 0, SRL 0; any 0	\$428,638.66	26; 0	Includes \$10,871.37 for declarations not counted as hazard incidents (DR-4480-NY).

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-12-30 <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	\$95,678		under 1	under \$1		\$197	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$53,490,048,265	\$98,890,526	235,391	\$818	\$96,830	\$1,774,591	under 0.0001%				
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$89,713,143,731		235,509	\$1,458,826		\$207,914	0.00163%				
Hail	\$53,490,048,265	\$98,890,526	235,391	\$25,008	\$47,692	\$325,323	under 0.0001%				
Heat Wave	\$53,490,048,265	\$98,890,526	235,391	\$1	\$16,450	\$924,560	under 0.0001%				
Hurricane	\$53,485,496,212	\$98,890,526	235,360	\$2,155,508	\$112,257	\$100,824	0.00403%				
Ice Storm	\$53,479,378,320		235,348	\$537,356		\$83,222	0.001%				
Inland Flooding	\$53,414,130,918	\$2,598,527	5,156	\$38,109,434	\$710	\$177,016	n/a (see note)	\$5,500			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	\$939,382,238		3,831	\$1,588		\$2,816	0.000169%				
Lightning	\$53,490,048,265		235,391	\$55,301		\$1,076,651	0.000103%				
Strong Wind	\$53,490,048,265	\$98,890,526	235,391	\$245,029	\$5,733	\$1,076,084	0.000458%				
Tornado	\$53,490,048,265	\$98,890,526	235,391	\$1,126,873	\$1,021	\$3,089,797	0.00211%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$12,745,723,051	\$23,521,451	65,134	\$31,931	\$11	\$4,511	0.000251%				
Winter Weather	\$53,490,048,265	\$98,890,526	235,391	\$52,711	\$28	\$43,588	under 0.0001%		\$0		

Totals since 2025-12-30 (Storm Events through 2026-06-30): 10 county-coded records, 2 with a damage value recorded (including \$0), \$5,500; 17 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	235,391
Building value (total, not at risk)	\$53,490,048,265
Agriculture value (total, not at risk)	\$98,890,526
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$44,081,116
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)	\$8,887,093
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	48	Severe repetitive loss, NFIP insurance definition	4

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	2	4	48	4	48	0	15
BALLSTON SPA, VILLAGE OF	0	0	2	0	2	0	1
BALLSTON, TOWN OF	0	0	1	0	1	0	0
CHARLTON, TOWN OF	0	0	1	0	1	0	0
CLIFTON PARK, TOWN OF	0	0	4	0	4	0	2
HALFMOON, TOWN OF	0	0	2	0	2	0	0
MECHANICVILLE, CITY OF	0	0	1	0	1	0	0
SARATOGA, TOWN OF	0	0	3	0	3	0	0
STILLWATER, TOWN OF	0	0	4	0	4	0	1
WATERFORD, TOWN OF	2	2	14	2	14	0	0
WATERFORD, VILLAGE OF	0	2	16	2	16	0	11
State level, not in this county: county not reported	0	0	19	0	19	0	3

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Ballston Spa village	360710	0	0	2	0	2	0	1	
Corinth village	360714	0	0	0	0	0	0	0	
Galway village	361561	0	0	0	0	0	0	0	
Mechanicville city	360721	0	0	1	0	1	0	0	
Round Lake village	360726	0	0	0	0	0	0	0	
Saratoga Springs city	360728	0	0	0	0	0	0	0	
Schuylerville village	360729	0	0	0	0	0	0	0	
South Glens Falls village	360730	0	0	0	0	0	0	0	
Stillwater village	360732	0	0	0	0	0	0	0	
Victory village	360733	0	0	0	0	0	0	0	
Waterford village	360735	0	2	16	2	16	0	11	
Ballston town	360711	0	0	1	0	1	0	0	
Charlton town	360712	0	0	1	0	1	0	0	
Clifton Park town	360713	0	0	4	0	4	0	2	
Corinth town	360715	0	0	0	0	0	0	0	
Day town	361188	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
Edinburg town	361189	0	0	0	0	0	0	0	
Galway town	360716	0	0	0	0	0	0	0	
Greenfield town	360717	0	0	0	0	0	0	0	
Hadley town	360718	0	0	0	0	0	0	0	
Halfmoon town	360719	0	0	2	0	2	0	0	
Malta town	360720	0	0	0	0	0	0	0	
Milton town	360722	0	0	0	0	0	0	0	
Moreau town	360723	0	0	0	0	0	0	0	
Northumberland town	360725	0	0	0	0	0	0	0	
Providence town	361190	0	0	0	0	0	0	0	
Saratoga town	360727	0	0	3	0	3	0	0	
Stillwater town	360731	0	0	4	0	4	0	1	
Waterford town	360734	2	2	14	2	14	0	0	
Wilton town	360736	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	2	3	33	3	33	0	7
2 to 4 unit residential	0	1	11	1	11	0	7
other residential	0	0	0	0	0	0	0
non-residential	0	0	4	0	4	0	1
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 46 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NY_36091. Preview: automated baseline.