

Tioga County, NY

Risk-assessment baseline packet

Unit **County area 36107** 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 2029-05-29	Plan	Tioga County 2024 (FEMA plan 109778)
Approved	2024-05-30	Expires	2029-05-29
As of	2026-09-28	Days	974 days to expiry

What changed since your last plan (approved 2024-05-30)

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 64, SRL 35 (44 CFR 77.2); any definition: 320	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: 16 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 negative = days since expiry	Update underway	Notes
Tioga County	County Subdivision	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-12
Candor village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-07-12
Newark Valley village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-05-31
Nichols village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		
Owego village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-06
Spencer village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-06
Waverly village	Village	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-07-11
Barton town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-12
Berkshire town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-03
Candor town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-18
Newark Valley town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-03
Nichols town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-05-31
Owego town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-07-12
Richford town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-03
Spencer town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-03

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Tioga town	Town	Approved, expires 2029-05-29	Tioga County 2024 (FEMA plan 109778)	2024-05-30	2029-05-29	974		member approved 2024-06-03

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	\$17,357,923	\$3,027	\$125,611	\$17,486,562	92		
2	Tornado	Relatively Low	Relatively Low	\$296,234	\$435	\$651,684	\$948,353	4		
3	Cold Wave	Relatively Low	Relatively Low	\$1,413	\$14,059	\$309,341	\$324,814	14		
4	Hurricane	Relatively Low	Relatively Low	\$219,083	\$29,857	\$10,960	\$259,900	0		Declared 5 times; no Storm Events record of this type.
5	Strong Wind	Relatively Low	Relatively Low	\$82,859	\$1,304	\$145,953	\$230,115	198		Includes 8 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Heat Wave	Relatively Low	Relatively Low	under \$1	\$3,747	\$216,693	\$220,441	5		
7	Lightning	Relatively Low	Relatively Low	\$2,826		\$175,924	\$178,750	3		
8	Earthquake	Very Low	Very Low	\$78,082		\$12,008	\$90,090			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Ice Storm	Relatively Low	Relatively Low	\$70,012		\$9,078	\$79,090	4		

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
10	Drought	Relatively Low	Relatively Low		\$69,643		\$69,643	7		
11	Hail	Very Low	Very Low	\$11,933	\$15,877	\$33,481	\$61,292	82		
12	Wildfire	Very Low	Very Low	\$7,997	\$8	\$1,283	\$9,288	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	Winter Weather	Very Low	Very Low	\$1,692	\$25	\$3,904	\$5,621	78		
14	Landslide	Relatively Low	Very Low	\$672		\$4,760	\$5,433	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Avalanche	Very Low	Very Low	\$0		\$183	\$183	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)

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.	7 of 11
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 11
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	2 of 11
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.	11 of 11
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
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.	11 of 11
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
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.	11 of 11
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.	11 of 11
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
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.	11 of 11
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 11
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 11
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.	11 of 11
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	14, 1996 to 2022 (14 zone-level)	1 day to 4 days (median 2 days); 11 with a recorded value	4 consecutive days, 2005-01-21 to 2005-01-24, zone-level	Cold/Wind Chill, 2004-01-15, \$10,000 property; crops not reported, reported for the zone (2004 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	7, 1998 to 2016 (7 zone-level)	1 day to 120 days (median 30.5 days); 4 with a recorded value	120 days (about 3.9 months), 2016-07-01 to 2016-10-28, a run of 4 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	87, 1985 to 2023	0.75 in to 2 in (median 0.94 in); 86 with a recorded value	2 in hail, 2006-06-29	Hail, 2012-09-06, \$10,000 property; \$0 crops (2012 dollars)	Event records naming member places: Owego town (12 records), Owego village (12 records), Spencer town (7 records), Spencer village (7 records), Candor town (6 records), Candor village (6 records), Nichols town (5 records), Nichols village (5 records), Berkshire town (4 records), Barton town (3 records); and 1 more member place (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	5, 2001 to 2025 (5 zone-level)	1 day to 10 days (median 3 days); 3 with a recorded value	10 consecutive days, 2001-08-01 to 2001-08-10, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

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)	4, 1999 to 2003 (4 zone- level)		Ice Storm, 2003-01-01, \$100,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ055 (TIOGA), 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)	92, 1996 to 2026 (20 zone- level)		Flood, 2011-09-07, \$309,000,000 property; \$0 crops (2011 dollars)		Event records naming member places: Owego town (11 records), Owego village (11 records), Barton town (7 records), Nichols town (6 records), Nichols village (6 records), Richford town (3 records), Berkshire town (2 records), Spencer town (2 records), Spencer village (2 records), Candor town (1 record); and 1 more member place (see the XLSX file). Zone-level records (20) 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)	3, 2002 to 2023		Lightning, 2023-06-26, \$5,000 property; \$0 crops (2023 dollars)		Event records naming member places: Candor town (1 record), Candor village (1 record), Nichols town (1 record), Nichols village (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	10, 1996 to 2011 (10 zone- level)	45 kt (52 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 8 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2003-10-15; NWS zone NYZ055 (TIOGA), zone- level: may include parts of neighboring counties	High Wind, 2003-11-13, \$120,000 property; crops not reported, reported for the zone (2003 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	246, 1967 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 180 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2012-07-26	Thunderstorm Wind, 2021-07-07, \$70,000 property; \$0 crops (2021 dollars)	Event records naming member places: Owego town (33 records), Owego village (33 records), Candor town (20 records), Candor village (20 records), Spencer town (15 records), Spencer village (15 records), Barton town (8 records), Berkshire town (8 records), Nichols town (8 records), Nichols village (8 records); and 3 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	8, 1983 to 2012	F/EF0 to F/EF3 (median F/EF1); 8 with a recorded value	F3 tornado, 1983-05-02, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide, \$2,500,000 property; crops not recorded (1983 dollars), 1 direct injury		Event records naming member places: Barton town (1 record), Owego town (1 record), Owego 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.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	78, 1996 to 2026 (78 zone-level)		Heavy Snow, 2003-01-03, \$300,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone NYZ055 (TIOGA), 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.

SOURCESNOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>**Supports B1-d: previous occurrences**Declaration rows **27**Counted incidents **19****Federal disaster declarations for this county**

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2021-10-08	2021-08-18	DR-4625-NY	Major disaster	REMNANTS OF TROPICAL STORM FRED	Hurricane	\$2,173,358.24	within last 5 years	
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$279,550.02		
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	\$1,681,967.96		
2018-10-01	2018-08-13	DR-4397-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$2,542,401.28		
2017-07-12	2017-03-14	DR-4322-NY	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$160,819.68		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		
2011-09-13	2011-09-07	DR-4031-NY	Major disaster	REMNANTS OF TROPICAL STORM LEE	Hurricane	\$88,834,013.37		
2011-09-08	2011-09-07	EM-3341-NY	Emergency	REMNANTS OF TROPICAL STORM LEE	Hurricane	none found		same incident as DR-4031
2011-06-10	2011-04-26	DR-1993-NY	Major disaster	SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS	Inland Flooding (primary); also designated: Strong Wind, Tornado	\$1,517,627.17		
2006-12-12	2006-11-16	DR-1670-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$927,358.54		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$2,853,719.67		
2005-09-30	2005-08-29	EM-3262-NY	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$637,294.09		
2004-10-01	2004-09-16	DR-1565-NY	Major disaster	TROPICAL DEPRESSION IVAN	Hurricane	\$484,320.30		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	none found		
2003-02-25	2002-12-25	EM-3173-NY	Emergency	SNOWSTORMS	Winter Weather	\$202,024.52		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$12,525		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
2000-07-21	2000-05-03	DR-1335-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$577,993.45		
1998-07-07	1998-06-25	DR-1233-NY	Major disaster	SEVERE STORMS AND FLOODING	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		
1976-07-21	1976-07-21	DR-515-NY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1975-10-02	1975-10-02	DR-487-NY	Major disaster	STORMS, RAINS, LANDSLIDES & FLOODING	Inland Flooding (primary); also designated: Landslide	none found		
1972-06-23	1972-06-23	DR-338-NY	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	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 <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
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	14	0	0	1	0	0	1996 to 2026-06-30	
Drought	7	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	87	0	3	3	0	0	1955 to 2026-06-30	
Heat Wave	5	1	0	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	5	0	1996 to 2026-06-30	No Storm Events records of this type; 5 federal declared incidents (see declarations table)
Ice Storm	4	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	92	6	0	6	12	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	3	0	1	1	0	0	1996 to 2026-06-30	
Strong Wind	256	16	6	31	2	0	1955 to 2026-06-30	Includes 8 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	8	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	78	4	1	10	3	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
2025-06-23	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2025 dollars)	1, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	deaths or injuries recorded
2023-06-26	Lightning		\$5,000 property; \$0 crops (2023 dollars)	0, 0	CANDOR	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Lightning
2016-07-01	Drought		\$0 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2012-07-26	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$25,000 property; \$0 crops (2012 dollars)	0, 0	BARTON		B1-c worst recorded: Thunderstorm Wind
2011-09-07	Flood		\$309,000,000 property; \$0 crops (2011 dollars)	0, 0	OWEGO		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2005-01-21	Cold/Wind Chill		\$0 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/ Wind Chill, Extreme Cold/Wind Chill
2003-10-15	High Wind	60 kt (69 mph) estimated gust	\$50,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-01-01	Ice Storm		\$100,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2002-05-31	Tornado	F1, 6 mi within this county, 1,000 yd wide	\$600,000 property; crops not reported (2002 dollars)	0, 7	OWEGO		deaths or injuries recorded
2001-08-01	Heat		damage not reported	0, 0	NWS zone NYZ055 (TIOGA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1988-07-17	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 2	location not recorded		deaths or injuries recorded
1983-05-02	Tornado	F3, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 880 yd wide	\$2,500,000 property; crops not recorded (1983 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (554 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>

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	3.32	event-days per year	about 3.32 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	63	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.32 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 7 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0.539	event-days per year	about 0.539 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	49	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000437	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0437%			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	2.27	events per year	about 2.27 per year	Highly likely	FEMA annualized frequency (modeled)	86.2 (modeled)	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Heat Wave	3.11	event-days per year	about 3.11 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	52	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.11 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 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0278	events per year	about 1 in 36 years	Possible	FEMA annualized frequency (modeled)	6	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	0.501	event-days per year	about 0.501 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	34	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.11	event-days per year	about 2.11 days per year	Likely	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	59	1996 to 2023 (28 years)	see B1-f	
Landslide	0.527	events per year (modeled)	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	31.2	days per year with a strike	about 31.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.46	events per year	about 1.46 per year	Highly likely	FEMA annualized frequency (modeled)	56	1986 to 2023 (38 years)	countywide	
Tornado	0.142	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.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.0000324	annual probability at a location	chance a given location in the county burns in a year: 0.00324%		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	15.6	event-days per year	about 15.6 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	296	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	41	30	1.37
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	171	30	5.7
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	6	30	0.2
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	10	30	0.333
Tornado	EF0-1	1996 to 2025	4	30	0.133
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	7 of 11	20.4	23.9	27.2	Very Low 7, Not Applicable 4	
Coastal Flooding	0 of 11				Not Applicable 11	
Cold Wave	11 of 11	29.7	39.8	52.9	Relatively Moderate 1, Relatively Low 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	2 of 11	90.4	92.1	93.9	Relatively Moderate 1, Relatively Low 1, No Rating 9	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	11 of 11	13.9	22.4	40.7	Very Low 11	
Hail	11 of 11	39.3	46.2	56.0	Relatively Low 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	11 of 11	16.2	32.3	50.5	Relatively Low 10, 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.
Hurricane	11 of 11	52.3	58.9	69.8	Relatively Low 11	
Ice Storm	11 of 11	42.2	63.5	79.0	Relatively Moderate 3, Relatively Low 8	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	11 of 11	59.4	88.6	99.5	Very High 2, Relatively High 7, Relatively Moderate 2	
Landslide	11 of 11	31.9	89.1	92.9	Relatively Low 8, Very Low 3	
Lightning	11 of 11	43.4	64.9	82.1	Relatively High 1, Relatively Moderate 9, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	11 of 11	41.3	58.5	74.6	Relatively Moderate 7, 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.
Tornado	11 of 11	40.7	58.7	72.8	Relatively Moderate 8, Relatively Low 3	
Tsunami	0 of 11				Not Applicable 11	
Volcanic Activity	0 of 11				Not Applicable 11	
Wildfire	11 of 11	54.1	66.1	70.6	Relatively Low 4, Very Low 7	
Winter Weather	11 of 11	20.3	25.6	32.5	Relatively Low 11	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
Tioga County	County Subdivision	Approved, expires 2029-05-29		\$4,486,055.34	0; 0	No NFIP community ID on this member's plan row. Includes \$53,672.54 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY).
Candor village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$22,246.83	28; 2	

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
Newark Valley village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 1; any 2	\$59,937.98	4; 0	
Nichols village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$25,553.73	20; 0	
Owego village	Village	Approved, expires 2029-05-29	FMA RL 20, SRL 9; any 168	\$72,689.14	57; 2	
Spencer village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 2	\$3,217.50	24; 0	
Waverly village	Village	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$628,692.52	0; 0	
Barton town	Town	Approved, expires 2029-05-29	FMA RL 4, SRL 2; any 11	\$684,770.97	19; 0	
Berkshire town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$903,866.16	14; 1	
Candor town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 1	\$2,322,900.52	28; 2	
Newark Valley town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 3	\$2,066,027.15	4; 0	
Nichols town	Town	Approved, expires 2029-05-29	FMA RL 4, SRL 2; any 27	\$1,255,709.90	20; 0	
Owego town	Town	Approved, expires 2029-05-29	FMA RL 29, SRL 15; any 77	\$10,019,222.69	57; 2	
Richford town	Town	Approved, expires 2029-05-29	FMA RL 0, SRL 0; any 0	\$1,046,078.54	11; 0	
Spencer town	Town	Approved, expires 2029-05-29	FMA RL 2, SRL 0; any 7	\$1,204,176.54	24; 0	
Tioga town	Town	Approved, expires 2029-05-29	FMA RL 5, SRL 6; any 20	\$1,675,367.11	0; 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 2024-05-30 <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	\$0		under 1	\$0		\$183					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$10,910,209,978	\$52,598,628	48,430	\$1,413	\$14,059	\$309,341	under 0.0001%				
Drought		\$1,752,168			\$69,643		3.97% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$19,043,146,214		48,455	\$78,082		\$12,008	0.00041%				
Hail	\$10,910,209,978	\$52,598,628	48,430	\$11,933	\$15,877	\$33,481	0.000109%				
Heat Wave	\$10,910,209,978	\$52,598,628	48,430	under \$1	\$3,747	\$216,693	under 0.0001%		\$0		
Hurricane	\$10,908,709,777	\$52,598,628	48,420	\$219,083	\$29,857	\$10,960	0.00201%				
Ice Storm	\$10,909,810,213		48,428	\$70,012		\$9,078	0.000642%				
Inland Flooding	\$10,891,903,968	\$6,623,830	4,599	\$17,357,923	\$3,027	\$125,611	n/a (see note)	\$423,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$421,021,714		2,034	\$672		\$4,760	0.00016%				
Lightning	\$10,910,209,978		48,430	\$2,826		\$175,924	under 0.0001%				
Strong Wind	\$10,910,209,978	\$52,598,628	48,430	\$82,859	\$1,304	\$145,953	0.000759%	\$35,500			
Tornado	\$10,910,209,978	\$52,598,628	48,430	\$296,234	\$435	\$651,684	0.00272%				
Tsunami											Not Applicable in NRI for this county

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 2024-05-30 <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
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$6,085,205,693	\$34,288,127	28,383	\$7,997	\$8	\$1,283	0.000131%				
Winter Weather	\$10,910,209,978	\$52,598,628	48,430	\$1,692	\$25	\$3,904	under 0.0001%		\$0		

Totals since 2024-05-30 (Storm Events through 2026-06-30): 22 county-coded records, 22 with a damage value recorded (including \$0), \$458,500; 5 zone-level records, 5 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	48,430
Building value (total, not at risk)	\$10,910,209,978
Agriculture value (total, not at risk)	\$52,598,628
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,268,707
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)	\$1,700,865
Social vulnerability rating	Relatively Moderate
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)	64	Severe repetitive loss, FMA definition (44 CFR 77.2)	35
Repetitive loss, NFIP insurance definition	310	Severe repetitive loss, NFIP insurance definition	28

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	64	35	310	28	320	8	139
BARTON, TOWN OF	4	2	9	0	11	1	2
CANDOR, TOWN OF	0	0	1	0	1	0	0
NEWARK VALLEY, TOWN OF	0	0	3	0	3	0	2
NEWARK VALLEY, VILLAGE OF	0	1	2	1	2	0	1
NICHOLS, TOWN OF	4	2	27	2	27	0	9
NICHOLS, VILLAGE OF	0	0	1	0	1	0	1
OWEGO, TOWN OF	29	15	71	11	77	6	27
OWEGO, VILLAGE OF	20	9	167	8	168	1	90
SPENCER, TOWN OF	2	0	6	0	7	0	2
TIOGA, TOWN OF	5	6	20	6	20	0	4
WAVERLY, VILLAGE OF	0	0	1	0	1	0	0
SPENCER, VILLAGE OF	0	0	2	0	2	0	1
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
Candor village	360834	0	0	0	0	0	0	0	
Newark Valley village	360836	0	1	2	1	2	0	1	
Nichols village	360838	0	0	1	0	1	0	1	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Owego village	360840	20	9	167	8	168	1	90	
Spencer village	361471	0	0	2	0	2	0	1	
Waverly village	361343	0	0	1	0	1	0	0	
Barton town	360832	4	2	9	0	11	1	2	
Berkshire town	361215	0	0	0	0	0	0	0	
Candor town	360833	0	0	1	0	1	0	0	
Newark Valley town	360835	0	0	3	0	3	0	2	
Nichols town	360837	4	2	27	2	27	0	9	
Owego town	360839	29	15	71	11	77	6	27	
Richford town	361216	0	0	0	0	0	0	0	
Spencer town	360841	2	0	6	0	7	0	2	
Tioga town	360842	5	6	20	6	20	0	4	

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	60	31	255	25	264	7	117
2 to 4 unit residential	3	2	21	1	22	1	11
other residential	0	0	1	0	1	0	0
non-residential	1	2	33	2	33	0	11
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 9 properties are FMA repetitive loss but not NFIP repetitive loss, and 255 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_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/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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Cite this: Hazard Plain (2026). Tioga County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 36107). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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_36107. Preview: automated baseline.