

Westchester County, NY

Risk-assessment baseline packet

Unit **County area 36119** 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 2026-12-21	Plan	Westchester County 2021 (FEMA plan 107977)
Approved	2021-12-22	Expires	2026-12-21
As of	2026-09-28	Days	84 days to expiry
Update underway	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2021-12-22)

New federal declarations	DR-4755-NY (1 declaration row; 1 counted incident)	Storm Events records since approval	181 (data through 2026-06-30)
Repetitive loss now	FMA RL 77, SRL 362 (44 CFR 77.2); any definition: 1,316	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: 46 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
Westchester County	County	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-24
Ardsley village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Briarcliff Manor village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Bronxville village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Buchanan village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-22
Croton-on-Hudson village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Dobbs Ferry village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-03
Elmsford village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Hastings-on-Hudson village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2021-12-28
Irvington village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-06
Larchmont village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-13
Mamaroneck village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Mount Kisco village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-26
Mount Vernon city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-28
New Rochelle city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2021-12-28

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Ossining village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-18
Peekskill city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-03-21
Pelham Manor village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Pelham village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Pleasantville village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-03
Port Chester village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Rye Brook village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Rye city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-31
Scarsdale village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Sleepy Hollow village	Village	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Tarrytown village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Tuckahoe village	Village	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-03
White Plains city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-22
Yonkers city	City	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-03-03
Bedford town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Cortlandt town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Eastchester town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-24
Greenburgh town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-22
Harrison town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Lewisboro town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-22
Mamaroneck town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						negative = days since expiry		
Mount Pleasant town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
New Castle town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
North Castle town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
North Salem town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Ossining town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-01
Pelham town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-11
Pound Ridge town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-02-11
Rye town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-03-28
Somers town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	
Yorktown town	Town	Approved, expires 2026-12-21	Westchester County 2021 (FEMA plan 107977)	2021-12-22	2026-12-21	84	FEMA tracker shows a plan in progress	member approved 2022-01-18

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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury; \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$135,963,645	\$1,397	\$11,949,576	\$147,914,618	273		

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
2	Hurricane	Relatively High	Relatively High	\$14,315,986	\$55,346	\$484,046	\$14,855,378	3		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$10,453,763		\$2,256,461	\$12,710,224			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Cold Wave	Relatively High	Relatively High	\$796	\$1,419	\$9,342,616	\$9,344,831	4		
5	Strong Wind	Very High	Very High	\$787,853	\$110	\$7,147,853	\$7,935,815	366		Includes 48 High Wind records and 28 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$9	\$1,255	\$7,299,516	\$7,300,780	11		
7	Tornado	Relatively Moderate	Relatively Moderate	\$1,858,238	\$73	\$765,663	\$2,623,974	3		
8	Lightning	Very High	Relatively High	\$154,838		\$2,450,666	\$2,605,503	18		
9	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$2,059,841		\$68,886	\$2,128,726	18		
10	Winter Weather	Very High	Very High	\$109,771	\$4	\$1,031,806	\$1,141,580	134		
11	Ice Storm	Relatively High	Relatively High	\$452,391		\$474,942	\$927,333	3		
12	Hail	Very Low	Relatively Low	\$27,632	\$3,292	\$95,295	\$126,219	75		
13	Landslide	Relatively Moderate	Relatively Low	\$78,215		\$7,198	\$85,414	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.
14	Wildfire	Very Low	Very Low	\$60,599	\$8	\$4,895	\$65,502	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.
15	Drought	Very Low	Very Low		\$25,645		\$25,645	10		
16	Avalanche	Very Low	Very Low	\$0		\$104	\$104	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					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.

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
	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.	2 of 241
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	54 of 241
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	6 of 241
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.	240 of 241
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241
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.	240 of 241
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241
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.	240 of 241
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.	239 of 241
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	239 of 241
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241
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.	240 of 241
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 241
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 241
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.	116 of 241
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	240 of 241

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)	18, 1996 to 2024 (18 zone-level)		No damage reported in 18 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4, 2000 to 2004 (4 zone-level)	1 day to 2 days (median 2 days); 4 with a recorded value	2 consecutive days, 2004-01-15 to 2004-01-16, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	10, 2001 to 2002 (10 zone-level)	92 days to 214 days (median 153 days); 2 with a recorded value	214 days (7 months), 2002-04-01 to 2002-10-31, a run of 7 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	81, 1985 to 2024	0.75 in to 3 in (median 1 in); 80 with a recorded value	3 in hail, 2011-08-01	Hail, 2008-08-15, \$250 property; \$250 crops (2008 dollars)	Event records naming member places: White Plains city (8 records), Peekskill city (4 records), Yonkers city (4 records), Mount Kisco village (3 records), Scarsdale village (3 records), Yorktown town (3 records), Bedford town (2 records), Croton-on-Hudson village (2 records), Mount Vernon city (2 records), Somers town (2 records); and 15 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	11, 1999 to 2019 (11 zone-level)	1 day to 3 days (median 2.5 days); 10 with a recorded value	3 consecutive days, 1999-07-04 to 1999-07-06, 2 direct deaths, 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.

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	3, 2008 to 2020 (3 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2008-09-06 to 2008-09-07, \$4,000 property; crops not reported, reported for the zone (2008 dollars); NWS zone NYZ070 (NORTHERN WESTCHESTER), 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)	3, 1998 to 2011 (3 zone-level)		No damage reported in 3 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	273, 1996 to 2025 (3 zone-level)		Flash Flood, 2021-09-01, \$92,600,000 property; \$0 crops (2021 dollars)		Event records naming member places: Elmsford village (19 records), Bronxville village (17 records), Hastings-on-Hudson village (14 records), Tuckahoe village (14 records), Yonkers city (14 records), Mount Vernon city (12 records), Pelham Manor village (10 records), Pleasantville village (9 records), Scarsdale village (8 records), Greenburgh town (6 records); and 20 more member places (see the XLSX file). Zone-level records (3) 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)	18, 1996 to 2024		Lightning, 1999-09-25, damage not reported, 1 direct death	Lightning, 2008-06-22, \$200,000 property; \$0 crops (2008 dollars)	Event records naming member places: New Rochelle city (3 records), Rye city (2 records), Rye town (2 records), Tuckahoe village (2 records), Yonkers city (2 records), Mount Vernon city (1 record), Peekskill city (1 record), Pleasantville village (1 record), Port Chester 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)	76, 1996 to 2026 (76 zone-level)	33 kt (38 mph) to 64 kt (74 mph) (median 50 kt (58 mph)); 67 with a recorded value	64 kt (74 mph), measurement type not recorded, High Wind, 1997-03-06; NWS zone NYZ070 (NORTHERN WESTCHESTER), zone-level: may include parts of neighboring counties	High Wind, 2012-10-29, \$1,000,000 property; \$0 crops, reported for the zone (2012 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)	344, 1959 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 291 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2009-07-07		Event records naming member places: Somers town (15 records), Ossining town (13 records), Ossining village (13 records), White Plains city (12 records), Yonkers city (12 records), Croton-on-Hudson village (11 records), Bedford town (9 records), Peekskill city (8 records), Pleasantville village (8 records), Pound Ridge town (8 records); and 25 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	9, 1971 to 2018	F/EF0 to F/EF2 (median F/EF1); 8 with a recorded value	F2 tornado, 2006-07-12, 8 mi within this county, 300 yd wide, \$10,100,000 property; crops not reported (2006 dollars), 6 direct injuries		Event records naming member places: Mount Kisco village (1 record), Peekskill city (1 record), Tarrytown 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)	134, 1996 to 2026 (134 zone-level)		No damage reported in 134 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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

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

SOURCES

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

Supports B1-d: previous occurrences

Declaration rows

32

Counted incidents

21

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-01-30	2023-09-28	DR-4755-NY	Major disaster	SEVERE STORM AND FLOODING	Inland Flooding	\$4,995,598.81	new since last plan; within last 5 years	
2021-09-05	2021-09-01	DR-4615-NY	Major disaster	REMNANTS OF HURRICANE IDA	Hurricane	\$67,611,268.11	during plan review, check whether your last plan included it	
2021-09-02	2021-09-01	EM-3572-NY	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found	during plan review, check whether your last plan included it	same incident as DR-4615
2021-08-22	2021-08-21	EM-3565-NY	Emergency	HURRICANE HENRI	Hurricane	none found	during plan review, check whether your last plan included it	
2020-10-02	2020-08-04	DR-4567-NY	Major disaster	TROPICAL STORM ISAIAS	Hurricane	\$12,552,721.83		
2020-03-20	2020-01-20	DR-4480-NY	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$584,280,291.32		
2020-03-13	2020-01-20	EM-3434-NY	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4480
2012-10-30	2012-10-27	DR-4085-NY	Major disaster	HURRICANE SANDY	Hurricane	\$103,344,881.04		
2012-10-28	2012-10-27	EM-3351-NY	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4085
2011-08-31	2011-08-26	DR-4020-NY	Major disaster	HURRICANE IRENE	Hurricane	\$12,541,807.55		
2011-08-26	2011-08-25	EM-3328-NY	Emergency	HURRICANE IRENE	Hurricane	\$218,287.48		same incident as DR-4020
2010-04-16	2010-03-13	DR-1899-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$8,780,925.55		
2007-04-24	2007-04-14	DR-1692-NY	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding	\$24,706,541.56		
2006-07-01	2006-06-26	DR-1650-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
2005-09-30	2005-08-29	EM-3262-NY	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-04-19	2005-04-02	DR-1589-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$1,786,347.41		
2004-08-03	2004-05-13	DR-1534-NY	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
2003-08-23	2003-08-14	EM-3186-NY	Emergency	POWER OUTAGE	Non-natural, not counted	\$336,441.35		
2003-03-27	2003-02-17	EM-3184-NY	Emergency	SNOW	Winter Weather	\$2,943,677.08		
2001-09-11	2001-09-11	DR-1391-NY	Major disaster	FIRES AND EXPLOSIONS	Non-natural, not counted	\$1,734,195.69		
2000-10-11	2000-05-22	EM-3155-NY	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1999-09-19	1999-09-16	DR-1296-NY	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$13,474,589.42		
1999-09-18	1999-09-16	EM-3149-NY	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1296
1996-11-19	1996-10-19	DR-1146-NY	Major disaster	SEVERE STORMS, FLOODING, HEAVY RAINS, HIGH WINDS	Inland Flooding; Strong Wind	none found		
1996-01-12	1996-01-06	DR-1083-NY	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1993-03-17	1993-03-13	EM-3107-NY	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1992-12-21	1992-12-10	DR-974-NY	Major disaster	COASTAL STORM, HIGH TIDES, HEAVY RAIN, & FLOODING	Coastal Flooding	none found		
1984-04-17	1984-03-28	DR-702-NY	Major disaster	COASTAL STORMS & FLOODING	Coastal 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		
1971-09-13	1971-09-13	DR-311-NY	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1965-08-18	1965-08-18	DR-204-NY	Major disaster	WATER SHORTAGE	Drought	none found		

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

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

SOURCES

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

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

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

Statewide declarations

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

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

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

SOURCE

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

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	18	2	0	2	3	0	1996 to 2026-06-30	
Cold Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Drought	10	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	81	11	2	13	0	0	1955 to 2026-06-30	
Heat Wave	11	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	7	0	1996 to 2026-06-30	
Ice Storm	3	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	273	64	38	65	8	1	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	18	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	420	77	11	79	1	0	1955 to 2026-06-30	Includes 48 High Wind records and 28 Strong Wind records, event types the NRI definition of this hazard leaves out.

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
Tornado	9	0	0	0	0	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	134	26	5	26	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
2021-09-01	Flash Flood		\$92,600,000 property; \$0 crops (2021 dollars)	0, 0	OSSINING to DUNWOODIE	during plan review, check whether your last plan included it	B1-c worst recorded: Flash Flood, Lakeshore Flood
2021-09-01	Flash Flood		\$0 property; \$0 crops (2021 dollars)	2, 0	COUNTRY RIDGE ESTATE	during plan review, check whether your last plan included it	deaths or injuries recorded
2011-08-01	Hail	3 in	damage not reported	0, 0	WHITE PLAINS		B1-c worst recorded: Hail
2009-07-07	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$1,000,000 property; \$0 crops (2009 dollars)	0, 0	EAST CHESTER		B1-c worst recorded: Thunderstorm Wind
2008-09-06	Tropical Storm		\$4,000 property; crops not reported, reported for the zone (2008 dollars)	0, 0	NWS zone NYZ070 (NORTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-07-12	Tornado	F2, 8 mi within this county, 300 yd wide	\$10,100,000 property; crops not reported (2006 dollars)	0, 6	TARRYTOWN		B1-c worst recorded: Tornado
2004-01-15	Cold/Wind Chill		damage not reported	0, 0	NWS zone NYZ070 (NORTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-04-01	Drought		damage not reported	0, 0	NWS zone NYZ071 (SOUTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
1999-09-25	Lightning		damage not reported	1, 0	HAWTHORNE		B1-c worst recorded: Lightning

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1999-07-04	Heat		damage not reported	2, 0	NWS zone NYZ071 (SOUTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1997-03-06	High Wind	64 kt (74 mph), measurement type not recorded	damage not reported	0, 0	NWS zone NYZ070 (NORTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1996-10-19	High Wind	50 kt (58 mph), measurement type not recorded	damage not reported	2, 0	NWS zone NYZ071 (SOUTHERN WESTCHESTER), zone-level: may include parts of neighboring counties		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (984 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding	5.42	events per year at a location (modeled)	about 5.4 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.

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
Cold Wave	1.02	event-days per year	about 1.02 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	18.5	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.02 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 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0.97	event-days per year	about 0.97 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	105	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00166	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.166%			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)	96.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.18	event-days per year	about 6.18 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	92.2	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 6.18 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.138	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	40	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	1.27	event-days per year	about 1.27 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	85	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.27 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	4.14	event-days per year	about 4.14 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	116	1996 to 2023 (28 years)	see B1-f	

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
Landslide	0.518	events per year (modeled)	about 0.52 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	28.7	days per year with a strike	about 28.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.97	events per year	about 4.97 per year	Highly likely	FEMA annualized frequency (modeled)	189	1986 to 2023 (38 years)	countywide	
Tornado	0.159	events per year	about 1 in 6 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)			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)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000176	annual probability at a location	chance a given location in the county burns in a year: 0.0176%		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	12.5	event-days per year	about 12.5 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	226	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES

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

Descriptor scale used in this packet (defined per unit)

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	39	30	1.3
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	263	30	8.77
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	6	30	0.2
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	2 of 241	12.4	14.1	15.8	Very Low 2, Not Applicable 239	
Coastal Flooding	54 of 241	69.6	86.3	98.9	Relatively High 3, Relatively Moderate 16, Relatively Low 25, Very Low 10, No Rating 187	
Cold Wave	240 of 241	23.3	42.7	61.9	Relatively Moderate 67, Relatively Low 173, No Rating 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.
Drought	6 of 241	71.1	82.9	87.1	Relatively Low 4, Very Low 2, No Rating 235	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	240 of 241	12.3	59.1	80.2	Relatively Moderate 3, Relatively Low 212, Very Low 25, No Rating 1	
Hail	240 of 241	2.4	13.5	25.3	Very Low 240, No Rating 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.
Heat Wave	240 of 241	9.2	41.3	69.8	Relatively Moderate 25, Relatively Low 203, Very Low 12, No Rating 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	240 of 241	48.7	68.6	85.1	Relatively Moderate 19, Relatively Low 220, Very Low 1, No Rating 1	
Ice Storm	240 of 241	6.4	40.9	71.5	Relatively Moderate 1, Relatively Low 164, Very Low 75, No Rating 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.
Inland Flooding	240 of 241	0.7	35.6	99.9	Very High 4, Relatively High 19, Relatively Moderate 53, Relatively Low 119, Very Low 45, No Rating 1	
Landslide	239 of 241	13.0	61.4	97.3	Relatively Moderate 7, Relatively Low 48, Very Low 184, No Rating 2	
Lightning	239 of 241	18.1	47.7	72.6	Relatively Moderate 106, Relatively Low 129, Very Low 4, No Rating 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	240 of 241	31.9	68.9	86.1	Relatively High 7, Relatively Moderate 204, Relatively Low 29, No Rating 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	240 of 241	3.8	21.8	40.3	Relatively Low 24, Very Low 216, No Rating 1	
Tsunami	0 of 241				Insufficient Data 241	
Volcanic Activity	0 of 241				Not Applicable 241	
Wildfire	116 of 241	18.5	33.9	87.6	Relatively Low 10, Very Low 106, No Rating 125	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Winter Weather	240 of 241	33.7	64.0	81.5	Relatively High 5, Relatively Moderate 215, Relatively Low 20, No Rating 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
Westchester County	County	Approved, expires 2026-12-21		\$96,206,560.01	0; 0	No NFIP community ID on this member's plan row. Includes \$14,834,976.18 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Ardsley village	Village	Approved, expires 2026-12-21	FMA RL 1, SRL 7; any 26	\$854,494.94	5; 0	Includes \$34,520.75 for declarations not counted as hazard incidents (DR-4480-NY).
Briarcliff Manor village	Village	Approved, expires 2026-12-21	FMA RL 3, SRL 9; any 12	\$3,120,415.54	0; 0	Includes \$121,621.94 for declarations not counted as hazard incidents (DR-4480-NY).
Bronxville village	Village	Approved, expires 2026-12-21	FMA RL 1, SRL 10; any 20	\$713,212.95	20; 4	Includes \$29,749.35 for declarations not counted as hazard incidents (DR-4480-NY).
Buchanan village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 0	\$60,162.63	2; 0	
Croton-on-Hudson village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 1	\$1,130,171.25	14; 4	Includes \$27,318.17 for declarations not counted as hazard incidents (DR-4480-NY).
Dobbs Ferry village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 2	\$2,414,454.35	2; 0	Includes \$49,470.79 for declarations not counted as hazard incidents (DR-4480-NY).
Elmsford village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 8; any 20	\$762,415.26	23; 11	Includes \$41,250.67 for declarations not counted as hazard incidents (DR-4480-NY).
Hastings-on-Hudson village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 4	\$2,896,402.16	15; 0	Includes \$52,675.92 for declarations not counted as hazard incidents (DR-4480-NY).
Irvington village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 2; any 11	\$3,153,298.73	5; 2	Includes \$358,590.89 for declarations not counted as hazard incidents (DR-4480-NY).
Larchmont village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 11; any 52	\$1,435,440.82	6; 2	Includes \$8,472.17 for declarations not counted as hazard incidents (DR-4480-NY).
Mamaroneck village	Village	Approved, expires 2026-12-21	FMA RL 22, SRL 81; any 272	\$8,046,703.90	10; 3	Includes \$253,050.66 for declarations not counted as hazard incidents (DR-4480-NY).

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
Mount Kisco village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 4	\$634,178.39	16; 4	
Mount Vernon city	City	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 10	\$3,388,936.69	20; 3	Includes \$1,628,194.85 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
New Rochelle city	City	Approved, expires 2026-12-21	FMA RL 5, SRL 17; any 111	\$10,581,883.76	7; 0	Includes \$614,242.65 for declarations not counted as hazard incidents (DR-4480-NY, EM-3186-NY).
Ossining village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 4	\$2,427,716.91	17; 3	Includes \$180,879.30 for declarations not counted as hazard incidents (DR-4480-NY).
Peekskill city	City	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 5	\$3,449,995.26	17; 3	Includes \$4,312.71 for declarations not counted as hazard incidents (EM-3186-NY).
Pelham Manor village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 6	\$1,465,952.43	10; 3	
Pelham village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 8	\$456,000.56	0; 0	Includes \$8,537.58 for declarations not counted as hazard incidents (DR-4480-NY).
Pleasantville village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 2	\$802,603.07	19; 1	Includes \$52,766.68 for declarations not counted as hazard incidents (DR-4480-NY).
Port Chester village	Village	Approved, expires 2026-12-21	FMA RL 1, SRL 7; any 17	\$4,510,721.56	4; 0	
Rye Brook village	Village	Approved, expires 2026-12-21	FMA RL 1, SRL 4; any 21	\$1,350,038.73	0; 0	Includes \$61,764.25 for declarations not counted as hazard incidents (DR-4480-NY).
Rye city	City	Approved, expires 2026-12-21	FMA RL 30, SRL 103; any 237	\$6,956,066.21	13; 1	Includes \$185,603.71 for declarations not counted as hazard incidents (DR-4480-NY).
Scarsdale village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 9; any 49	\$2,759,072.79	16; 2	Includes \$202,275.64 for declarations not counted as hazard incidents (DR-4480-NY).
Sleepy Hollow village	Village	No approved plan on record	FMA RL 0, SRL 0; any 1	\$863,431.22	0; no approved plan	Includes \$268,695.76 for declarations not counted as hazard incidents (DR-4480-NY).
Tarrytown village	Village	Approved, expires 2026-12-21	FMA RL 1, SRL 1; any 1	\$756,513.63	10; 1	Includes \$75,690.74 for declarations not counted as hazard incidents (DR-4480-NY).
Tuckahoe village	Village	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 3	\$885,343.06	26; 8	Includes \$133,853.37 for declarations not counted as hazard incidents (DR-4480-NY).
White Plains city	City	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 14	\$4,764,549.36	26; 0	Includes \$388,498.26 for declarations not counted as hazard incidents (DR-4480-NY, EM-3186-NY).
Yonkers city	City	Approved, expires 2026-12-21	FMA RL 2, SRL 28; any 99	\$22,449,329.47	32; 4	Includes \$4,369,796.99 for declarations not counted as hazard incidents (DR-1391-NY, DR-4480-NY, EM-3186-NY).
Bedford town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 7	\$3,942,332.94	12; 2	Includes \$27,253.26 for declarations not counted as hazard incidents (DR-4480-NY).
Cortlandt town	Town	Approved, expires 2026-12-21	FMA RL 2, SRL 1; any 10	\$3,036,056.12	0; 0	Includes \$40,556.72 for declarations not counted as hazard incidents (DR-4480-NY).

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
Eastchester town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 4; any 16	\$1,313,239.02	0; 0	Includes \$155,642.24 for declarations not counted as hazard incidents (DR-4480-NY).
Greenburgh town	Town	Approved, expires 2026-12-21	FMA RL 4, SRL 18; any 67	\$5,647,807.93	8; 1	Includes \$267,644.43 for declarations not counted as hazard incidents (DR-4480-NY).
Harrison town	Town	Approved, expires 2026-12-21		none found	5; 0	No NFIP community ID on this member's plan row.
Lewisboro town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 1	\$485,579.46	0; 0	Includes \$68,924.34 for declarations not counted as hazard incidents (DR-4480-NY).
Mamaroneck town	Town	Approved, expires 2026-12-21	FMA RL 2, SRL 11; any 65	\$3,158,054.90	10; 3	Includes \$177,276.64 for declarations not counted as hazard incidents (DR-4480-NY).
Mount Pleasant town	Town	No approved plan on record	FMA RL 1, SRL 5; any 18	\$4,174,189.44	1; no approved plan	Includes \$119,234.37 for declarations not counted as hazard incidents (DR-4480-NY).
New Castle town	Town	Approved, expires 2026-12-21	FMA RL 1, SRL 3; any 13	\$5,622,159.68	0; 0	Includes \$71,047.95 for declarations not counted as hazard incidents (DR-4480-NY).
North Castle town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 6	\$1,531,161.08	1; 0	Includes \$6,548.12 for declarations not counted as hazard incidents (DR-4480-NY).
North Salem town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 1	\$1,036,255.86	7; 1	Includes \$21,394.07 for declarations not counted as hazard incidents (DR-4480-NY).
Ossining town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 1	none found	17; 3	
Pelham town	Town	Approved, expires 2026-12-21		\$43,008.77	0; 0	No NFIP community ID on this member's plan row. Includes \$27,022.63 for declarations not counted as hazard incidents (DR-4480-NY).
Pound Ridge town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 2	\$552,838.06	8; 1	Includes \$36,742.65 for declarations not counted as hazard incidents (DR-4480-NY).
Rye town	Town	Approved, expires 2026-12-21		\$277,879.76	13; 1	No NFIP community ID on this member's plan row. Includes \$100,572.63 for declarations not counted as hazard incidents (DR-4480-NY).
Somers town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 0; any 2	\$1,204,596.87	18; 2	Includes \$78,793.73 for declarations not counted as hazard incidents (DR-4480-NY).
Yorktown town	Town	Approved, expires 2026-12-21	FMA RL 0, SRL 1; any 11	\$2,632,227.54	15; 2	Includes \$135,871.08 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 2021-12-22 <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		\$104					building exposure is 0 in NRI
Coastal Flooding	\$9,684,610,405		35,880	\$2,059,841		\$68,886	0.0213%		\$0		
Cold Wave	\$202,159,218,665	\$8,956,556	1,002,867	\$796	\$1,419	\$9,342,616	under 0.0001%				
Drought		\$5,849,724			\$25,645		0.438% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$336,975,316,059		1,004,457	\$10,453,763		\$2,256,461	0.0031%				
Hail	\$202,159,218,665	\$8,956,556	1,002,867	\$27,632	\$3,292	\$95,295	under 0.0001%	\$0			
Heat Wave	\$202,159,218,665	\$8,956,556	1,002,867	\$9	\$1,255	\$7,299,516	under 0.0001%				
Hurricane	\$202,098,895,711	\$8,956,556	1,002,481	\$14,315,986	\$55,346	\$484,046	0.00708%				
Ice Storm	\$201,564,906,803		999,645	\$452,391		\$474,942	0.000224%				
Inland Flooding	\$201,969,156,131	\$47,226	23,667	\$135,963,645	\$1,397	\$11,949,576	n/a (see note)	\$0		\$4,995,598.81	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	\$13,897,221,753		68,206	\$78,215		\$7,198	0.000563%				
Lightning	\$202,159,218,665		1,002,867	\$154,838		\$2,450,666	under 0.0001%	\$20,000			
Strong Wind	\$202,159,218,665	\$8,956,556	1,002,867	\$787,853	\$110	\$7,147,853	0.00039%	\$167,950	\$0		
Tornado	\$202,159,218,665	\$8,956,556	1,002,867	\$1,858,238	\$73	\$765,663	0.000919%				

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 2021-12-22 <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
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$5,240,043,207	\$3,451,076	20,485	\$60,599	\$8	\$4,895	0.00116%				
Winter Weather	\$202,159,218,665	\$8,956,556	1,002,867	\$109,771	\$4	\$1,031,806	under 0.0001%		\$0		

Totals since 2021-12-22 (Storm Events through 2026-06-30): 140 county-coded records, 140 with a damage value recorded (including \$0), \$187,950; 41 zone-level records, 40 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations \$4,995,598.81 (1 declaration, 1 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	1,002,867
Building value (total, not at risk)	\$202,159,218,665
Agriculture value (total, not at risk)	\$8,956,556
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$166,412,126
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)	\$43,379,522
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)	77	Severe repetitive loss, FMA definition (44 CFR 77.2)	362
Repetitive loss, NFIP insurance definition	1,304	Severe repetitive loss, NFIP insurance definition	337

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	77	362	1,304	337	1,316	11	696
NEW YORK, CITY OF (plan member listed on the Bronx County and Kings County and New York County and Queens County and Richmond County page)	0	0	2	0	2	0	0
ARDSLEY, VILLAGE OF	1	7	26	7	26	0	7
BEDFORD, TOWN OF	0	0	7	0	7	0	2
BRIARCLIFF MANOR, VILLAGE OF	3	9	12	9	12	0	8
BRONXVILLE, VILLAGE OF	1	10	19	9	20	1	9
CORTLANDT, TOWN OF	2	1	10	1	10	0	2
CROTON-ON-HUDSON, VILLAGE OF	0	0	1	0	1	0	1
DOBBS FERRY, VILLAGE OF	0	0	2	0	2	0	0
EASTCHESTER, TOWN OF	0	4	16	4	16	0	6
ELMSFORD, VILLAGE OF	0	8	19	6	20	1	8
GREENBURGH,TOWN OF	4	18	66	18	67	0	34
HARRISON, TOWN OF (community ID not in plan data)	0	17	81	14	81	1	47
HASTINGS-ON-HUDSON, VILLAGE OF	0	0	4	0	4	0	0
IRVINGTON, VILLAGE OF	0	2	11	2	11	0	8
LARCHMONT, VILLAGE OF	0	11	52	11	52	0	34
MAMARONECK, VILLAGE OF	22	81	270	78	272	2	152
MAMARONECK, TOWN OF	2	11	63	9	65	1	45
MOUNT KISCO, VILLAGE OF	0	0	4	0	4	0	1

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>
MOUNT PLEASANT, TOWN OF	1	5	18	5	18	0	11
MOUNT VERNON, CITY OF	0	1	10	1	10	0	3
NEW CASTLE, TOWN OF	1	3	13	3	13	0	6
NEW ROCHELLE, CITY OF	5	17	111	17	111	0	61
NORTH CASTLE, TOWN OF	0	0	6	0	6	0	2
PEEKSKILL, CITY OF	0	1	5	1	5	0	2
PELHAM, VILLAGE OF	0	1	8	1	8	0	5
PELHAM MANOR, VILLAGE OF	0	0	6	0	6	0	3
PLEASANTVILLE, VILLAGE OF	0	0	2	0	2	0	0
PORT CHESTER, VILLAGE OF	1	7	17	7	17	0	5
POUND RIDGE, TOWN OF	0	0	2	0	2	0	1
RYE BROOK, VILLAGE OF	1	4	21	4	21	0	12
RYE, CITY OF	30	103	232	92	237	5	143
SCARSDALE, VILLAGE OF	0	9	49	9	49	0	23
TARRYTOWN, VILLAGE OF	1	1	1	1	1	0	0
TUCKAHOE, VILLAGE OF	0	0	3	0	3	0	2
WHITE PLAINS, CITY OF	0	1	14	1	14	0	2
YONKERS, CITY OF	2	28	99	25	99	0	45
YORKTOWN, TOWN OF	0	1	11	1	11	0	4
OSSINING, VILLAGE OF	0	1	4	1	4	0	1
LEWISBORO, TOWN OF	0	0	1	0	1	0	0
NORTH SALEM, TOWN OF	0	0	1	0	1	0	0
OSSINING, TOWN OF	0	0	1	0	1	0	0
SOMERS, TOWN OF	0	0	2	0	2	0	1
SLEEPY HOLLOW, VILLAGE OF	0	0	1	0	1	0	0
Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
State level, not in this county: county not reported	0	0	19	0	19	0	3

2 of the county's repeat-flood properties belong to NFIP communities whose plan member is not listed on this page (the community rows above name the page that lists it).

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
Ardsley village	360902	1	7	26	7	26	0	7	

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
Briarcliff Manor village	360904	3	9	12	9	12	0	8	
Bronxville village	360905	1	10	19	9	20	1	9	
Buchanan village	361534	0	0	0	0	0	0	0	
Croton-on-Hudson village	360907	0	0	1	0	1	0	1	
Dobbs Ferry village	360908	0	0	2	0	2	0	0	
Elmsford village	360910	0	8	19	6	20	1	8	
Hastings-on-Hudson village	360913	0	0	4	0	4	0	0	
Irvington village	360914	0	2	11	2	11	0	8	
Larchmont village	360915	0	11	52	11	52	0	34	
Mamaroneck village	360916	22	81	270	78	272	2	152	
Mount Kisco village	360918	0	0	4	0	4	0	1	
Mount Vernon city	360920	0	1	10	1	10	0	3	
New Rochelle city	360922	5	17	111	17	111	0	61	
Ossining village	361021	0	1	4	1	4	0	1	
Peekskill city	360924	0	1	5	1	5	0	2	
Pelham Manor village	360926	0	0	6	0	6	0	3	
Pelham village	360925	0	1	8	1	8	0	5	
Pleasantville village	360927	0	0	2	0	2	0	0	
Port Chester village	360928	1	7	17	7	17	0	5	
Rye Brook village	360930	1	4	21	4	21	0	12	
Rye city	360931	30	103	232	92	237	5	143	
Scarsdale village	360932	0	9	49	9	49	0	23	
Sleepy Hollow village	361515	0	0	1	0	1	0	0	
Tarrytown village	360933	1	1	1	1	1	0	0	
Tuckahoe village	360934	0	0	3	0	3	0	2	
White Plains city	360935	0	1	14	1	14	0	2	
Yonkers city	360936	2	28	99	25	99	0	45	
Bedford town	360903	0	0	7	0	7	0	2	
Cortlandt town	360906	2	1	10	1	10	0	2	
Eastchester town	360909	0	4	16	4	16	0	6	
Greenburgh town	360911	4	18	66	18	67	0	34	
Lewisboro town	361227	0	0	1	0	1	0	0	
Mamaroneck town	360917	2	11	63	9	65	1	45	
Mount Pleasant town	360919	1	5	18	5	18	0	11	
New Castle town	360921	1	3	13	3	13	0	6	

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
North Castle town	360923	0	0	6	0	6	0	2	
North Salem town	361240	0	0	1	0	1	0	0	
Ossining town	361241	0	0	1	0	1	0	0	
Pound Ridge town	360929	0	0	2	0	2	0	1	
Somers town	361242	0	0	2	0	2	0	1	
Yorktown town	360937	0	1	11	1	11	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	59	234	862	220	869	6	486
2 to 4 unit residential	7	34	153	31	153	0	94
other residential	4	23	78	23	78	1	51
non-residential	7	71	211	63	216	4	65
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 5 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,232 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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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). Westchester County, NY: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 36119). 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_36119. Preview: automated baseline.