

Lower Connecticut River Valley Planning Region, CT

Risk-assessment baseline packet

Unit **Connecticut planning region 09130** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

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Plan clock

No county-level plan row in FEMA data

What changed since your last plan

Not available. Connecticut planning regions have no county-level plan in FEMA data; see each member town's plan dates.

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 planning region: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this planning region" 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 planning region**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Fenwick borough	Borough	Approved, expires 2031-01-25	Town of Old Saybrook and Borough of Fenwick Natural Hazard Mitigation Plan (FEMA plan 110205)	2026-01-26	2031-01-25	1,580		
Middletown city	City	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Chester town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Clinton town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Cromwell town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Deep River town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Durham town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
East Haddam town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
East Hampton town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Essex town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Haddam town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Killingworth town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Lyme town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Middlefield town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Old Lyme town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Old Saybrook town	Town	Approved, expires 2031-01-25	Town of Old Saybrook and Borough of Fenwick Natural Hazard Mitigation Plan (FEMA plan 110205)	2026-01-26	2031-01-25	1,580		
Portland town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-21	FEMA tracker shows a plan awaiting revisions	
Westbrook town	Town	Expired on 2025-08-11	Town of Westbrook Natural Hazard Mitigation Plan Update (FEMA plan 106332)	2020-08-12	2025-08-11	-413	FEMA tracker shows a plan awaiting revisions	
Southeastern Connecticut Council of Governments	Other	Approved, expires 2028-09-26	Southeastern Connecticut Council of Governments Multi-Jurisdictional Hazard Mitigation Plan Update (FEMA plan 109036)	2023-09-27	2028-09-26	729		member approved 2025-06-11
Three Rivers Community	College/University	Expired on 2022-06-01	Connecticut State Colleges and Universities (FEMA plan 102570)	2017-06-02	2022-06-01	-1,580		

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$48,467,034	\$51	\$67,782	\$48,534,866	160		
2	Hurricane	Relatively Moderate	Relatively Moderate	\$5,756,412	\$649,735	\$165,952	\$6,572,098	5		
3	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$2,527,936		\$32,939	\$2,560,876	10		
4	Earthquake	Relatively Low	Relatively Low	\$1,165,606		\$214,216	\$1,379,822			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
5	Tornado	Relatively Low	Relatively Low	\$961,774	\$1,315	\$227,917	\$1,191,006	6		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$169,646	\$871	\$568,624	\$739,141	293		Includes 53 High Wind records and 25 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Cold Wave	Relatively Low	Relatively Low	\$382	\$7,044	\$517,897	\$525,324	4		
8	Lightning	Relatively Moderate	Relatively Moderate	\$24,548		\$370,042	\$394,590	34		
9	Heat Wave	Relatively Low	Relatively Low	\$1	\$9,407	\$301,503	\$310,911	10		
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$202,440		\$106,616	\$309,056	4		
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$22,123	\$32	\$108,888	\$131,043	131		
12	Drought	Relatively Low	Relatively Low		\$51,228		\$51,228	3		
13	Hail	Very Low	Very Low	\$8,865	\$11,692	\$22,952	\$43,509	80		
14	Wildfire	Very Low	Very Low	\$32,591	\$15	\$6,552	\$39,157	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	Landslide	Relatively Low	Very Low	\$6,653		\$2,314	\$8,967	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.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche 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	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.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 44
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.	32 of 44
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 44
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.	44 of 44
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
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.	44 of 44
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44
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.	44 of 44
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 44
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 44
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.	43 of 44
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	44 of 44

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

Supports B1-c: extent

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

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	10, 1996 to 2024 (10 zone-level)		No damage reported in 10 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 2023 (4 zone-level)	1 day to 2 days (median 1.5 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	3, 2002 to 2002 (3 zone-level)	76 days; 1 with a recorded value	76 days (about 2.5 months), 2002-04-01 to 2002-06-15, a run of 3 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)	103, 1960 to 2024	0.75 in to 2.75 in (median 1 in); 103 with a recorded value	2.75 in hail, 1995-06-20; same size also recorded on 1969-05-29	Hail, 2008-07-02, \$500 property; crops not reported (2008 dollars)	Event records naming member places: Middletown city (7 records), Lyme town (5 records), East Hampton town (3 records), Chester town (2 records), Cromwell town (2 records), Killingworth town (2 records), Clinton town (1 record), Durham town (1 record), East Haddam town (1 record), Essex town (1 record); and 4 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	10, 1999 to 2019 (10 zone-level)	1 day to 3 days (median 3 days); 7 with a recorded value	3 consecutive days, 2006-08-01 to 2006-08-03, 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.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5, 2008 to 2021 (5 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2020-08-04, \$1,500,000 property; \$0 crops, reported for the zone (2020 dollars); NWS zone CTZ012 (SOUTHERN NEW LONDON), 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)	4, 1998 to 2025 (4 zone-level)		No damage reported in 4 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	160, 1996 to 2024 (9 zone-level)		Flood, 2010-03-30, \$4,000,000 property; \$0 crops (2010 dollars)		Event records naming member places: Middletown city (7 records), Portland town (2 records), Chester town (1 record), Clinton town (1 record), Durham town (1 record). Zone-level records (9) 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)	34, 1997 to 2025		Lightning, 2000-05-10, damage not reported, 1 direct death	Lightning, 2011-08-01, \$50,000 property; crops not reported (2011 dollars)	Event records naming member places: Middletown city (5 records), Clinton town (1 record), Cromwell town (1 record), Durham town (1 record), East Haddam town (1 record), East Hampton town (1 record), Essex town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	78, 1996 to 2026 (77 zone-level)	28 kt (32 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 68 with a recorded value	74 kt (85 mph) estimated gust, High Wind, 2012-10-29; NWS zone CTZ011 (SOUTHERN MIDDLESEX), 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)	No event record names a member place. Zone-level records (77) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	249, 1963 to 2026	50 kt (58 mph) to 96 kt (110 mph) (median 52 kt (60 mph)); 216 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2010-07-21	Thunderstorm Wind, 2008-07-02, \$100,000 property; \$0 crops (2008 dollars)	Event records naming member places: Middletown city (14 records), East Hampton town (13 records), Durham town (10 records), Killingworth town (7 records), Deep River town (6 records), Haddam town (6 records), Chester town (5 records), Portland town (5 records), Cromwell town (3 records), Essex town (2 records); and 4 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	12, 1950 to 2021	F/EF0 to F/EF3 (median F/EF1); 12 with a recorded value	F3 tornado, 1951-08-21, 33 yd wide, \$250,000 property; crops not recorded (1951 dollars), 8 direct injuries		Event records naming member places: Chester town (1 record), Killingworth town (1 record), Lyme town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	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)	131, 1996 to 2026 (131 zone-level)		No damage reported in 131 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/>

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

58

Counted incidents

24

Connecticut planning regions have no county-level plan in FEMA data; see each member town's plan dates.

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
2024-01-13	2024-01-10	EM-3604-CT	Emergency	SEVERE STORMS, FLOODING, AND A POTENTIAL DAM BREACH	Inland Flooding		within last 5 years	former New London County total, not this region: none found
2021-10-30	2021-09-01	DR-4629-CT	Major disaster	REMNANTS OF HURRICANE IDA	Hurricane		within last 5 years	former New London County total, not this region: none found
2021-10-30	2021-09-01	DR-4629-CT	Major disaster	REMNANTS OF HURRICANE IDA	Hurricane		within last 5 years	former Middlesex County total, not this region: \$169,383.88
2021-08-22	2021-08-21	EM-3564-CT	Emergency	HURRICANE HENRI	Hurricane			former New London County total, not this region: \$5,339.02
2021-08-22	2021-08-21	EM-3564-CT	Emergency	HURRICANE HENRI	Hurricane			former Middlesex County total, not this region: \$44,369.78
2021-01-12	2020-08-04	DR-4580-CT	Major disaster	TROPICAL STORM ISAIAS	Hurricane			former New London County total, not this region: \$1,074,018.28
2021-01-12	2020-08-04	DR-4580-CT	Major disaster	TROPICAL STORM ISAIAS	Hurricane			former Middlesex County total, not this region: \$2,105,767.84
2020-08-06	2020-08-04	EM-3535-CT	Emergency	TROPICAL STORM ISAIAS	Hurricane			same incident as DR-4580; former New London County total, not this region: none found
2020-08-06	2020-08-04	EM-3535-CT	Emergency	TROPICAL STORM ISAIAS	Hurricane			same incident as DR-4580; former Middlesex County total, not this region: none found
2020-03-28	2020-01-20	DR-4500-CT	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted			former New London County total, not this region: \$27,151,096.56
2020-03-28	2020-01-20	DR-4500-CT	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted			former Middlesex County total, not this region: \$27,062,570.04
2020-03-13	2020-01-20	EM-3439-CT	Emergency	COVID-19	Non-natural, not counted			same incident as DR-4500; former New London County total, not this region: none found
2020-03-13	2020-01-20	EM-3439-CT	Emergency	COVID-19	Non-natural, not counted			same incident as DR-4500; former Middlesex County total, not this region: none found
2018-12-05	2018-09-25	DR-4410-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former New London County total, not this region: \$491,639.85
2018-12-05	2018-09-25	DR-4410-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former Middlesex County total, not this region: \$2,692,933.76
2015-04-08	2015-01-26	DR-4213-CT	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather			former New London County total, not this region: \$1,856,741.77
2013-03-21	2013-02-08	DR-4106-CT	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather			former New London County total, not this region: \$1,798,115.14

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance federal share obligated, nominal dollars	Flags	Notes
2013-03-21	2013-02-08	DR-4106-CT	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather			former Middlesex County total, not this region: \$1,345,626.75
2013-02-10	2013-02-08	EM-3361-CT	Emergency	SEVERE WINTER STORM	Winter Weather			same incident as DR-4106; former New London County total, not this region: none found
2013-02-10	2013-02-08	EM-3361-CT	Emergency	SEVERE WINTER STORM	Winter Weather			same incident as DR-4106; former Middlesex County total, not this region: none found
2012-10-30	2012-10-27	DR-4087-CT	Major disaster	HURRICANE SANDY	Hurricane			former New London County total, not this region: \$5,508,478.74
2012-10-30	2012-10-27	DR-4087-CT	Major disaster	HURRICANE SANDY	Hurricane			former Middlesex County total, not this region: \$4,192,354.05
2012-10-28	2012-10-27	EM-3353-CT	Emergency	HURRICANE SANDY	Hurricane			same incident as DR-4087; former New London County total, not this region: none found
2012-10-28	2012-10-27	EM-3353-CT	Emergency	HURRICANE SANDY	Hurricane			same incident as DR-4087; former Middlesex County total, not this region: none found
2011-11-17	2011-10-29	DR-4046-CT	Major disaster	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted			former Middlesex County total, not this region: \$1,835,485.88
2011-10-31	2011-10-29	EM-3342-CT	Emergency	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted			same incident as DR-4046; former New London County total, not this region: \$26,307.80
2011-10-31	2011-10-29	EM-3342-CT	Emergency	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted			same incident as DR-4046; former Middlesex County total, not this region: none found
2011-09-02	2011-08-27	DR-4023-CT	Major disaster	TROPICAL STORM IRENE	Hurricane			former New London County total, not this region: \$5,387,536.15
2011-09-02	2011-08-27	DR-4023-CT	Major disaster	TROPICAL STORM IRENE	Hurricane			former Middlesex County total, not this region: \$3,186,348.94
2011-08-27	2011-08-26	EM-3331-CT	Emergency	HURRICANE IRENE	Hurricane			same incident as DR-4023; former New London County total, not this region: none found
2011-08-27	2011-08-26	EM-3331-CT	Emergency	HURRICANE IRENE	Hurricane			same incident as DR-4023; former Middlesex County total, not this region: none found
2011-03-03	2011-01-11	DR-1958-CT	Major disaster	SNOWSTORM	Winter Weather			former New London County total, not this region: \$1,002,297.46
2010-04-23	2010-03-12	DR-1904-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former New London County total, not this region: \$5,063,960.60
2010-04-23	2010-03-12	DR-1904-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former Middlesex County total, not this region: \$318,460.04

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance federal share obligated, nominal dollars	Flags	Notes
2007-05-11	2007-04-15	DR-1700-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former New London County total, not this region: none found
2007-05-11	2007-04-15	DR-1700-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former Middlesex County total, not this region: none found
2005-12-16	2005-10-14	DR-1619-CT	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding			former New London County total, not this region: \$435,040.46
2005-09-13	2005-08-29	EM-3246-CT	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted			former New London County total, not this region: none found
2005-09-13	2005-08-29	EM-3246-CT	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted			former Middlesex County total, not this region: none found
2005-02-17	2005-01-22	EM-3200-CT	Emergency	RECORD SNOW	Winter Weather			former New London County total, not this region: \$784,972.33
2005-02-17	2005-01-22	EM-3200-CT	Emergency	RECORD SNOW	Winter Weather			former Middlesex County total, not this region: \$570,381.02
2004-01-15	2003-12-05	EM-3192-CT	Emergency	SNOW	Winter Weather			former New London County total, not this region: \$600,136.75
2003-03-11	2003-02-17	EM-3176-CT	Emergency	SNOW	Winter Weather			former New London County total, not this region: \$440,704.05
2003-03-11	2003-02-17	EM-3176-CT	Emergency	SNOW	Winter Weather			former Middlesex County total, not this region: \$366,775.14
1996-01-24	1996-01-07	DR-1092-CT	Major disaster	BLIZZARD OF 96	Winter Weather			former New London County total, not this region: none found
1996-01-24	1996-01-07	DR-1092-CT	Major disaster	BLIZZARD OF 96	Winter Weather			former Middlesex County total, not this region: none found
1993-03-16	1993-03-13	EM-3098-CT	Emergency	SEVERE WINDS & BLIZZARD, RECORD SNOWFALL	Winter Weather			former New London County total, not this region: none found
1993-03-16	1993-03-13	EM-3098-CT	Emergency	SEVERE WINDS & BLIZZARD, RECORD SNOWFALL	Winter Weather			former Middlesex County total, not this region: none found
1992-12-17	1992-12-10	DR-972-CT	Major disaster	WINTER STORM & COASTAL FLOODING	Coastal Flooding			former Middlesex County total, not this region: none found
1991-08-30	1991-08-19	DR-916-CT	Major disaster	HURRICANE BOB	Hurricane			former New London County total, not this region: none found
1991-08-30	1991-08-19	DR-916-CT	Major disaster	HURRICANE BOB	Hurricane			former Middlesex County total, not this region: none found
1985-10-11	1985-09-27	DR-747-CT	Major disaster	HURRICANE GLORIA	Hurricane			former New London County total, not this region: none found
1985-10-11	1985-09-27	DR-747-CT	Major disaster	HURRICANE GLORIA	Hurricane			former Middlesex County total, not this region: none found
1984-06-18	1984-05-27	DR-711-CT	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding			former Middlesex County total, not this region: none found

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1982-06-14	1982-06-14	DR-661-CT	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding			former New London County total, not this region: none found
1982-06-14	1982-06-14	DR-661-CT	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding			former Middlesex County total, not this region: none found
1978-02-07	1978-02-07	EM-3060-CT	Emergency	BLIZZARD & SNOWSTORMS	Winter Weather			former New London County total, not this region: none found
1978-02-07	1978-02-07	EM-3060-CT	Emergency	BLIZZARD & SNOWSTORMS	Winter Weather			former Middlesex County total, not this region: none found

Old-county PA is never summed into a region total.

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
1955-08-20	1955-08-20	DR-42-CT	Major disaster	HURRICANE, TORRENTIAL RAIN & FLOODS	Hurricane (primary); also designated: Inland Flooding		
1954-09-17	1954-09-17	DR-25-CT	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.

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		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	10			2	1		1996 to 2026-06-30	
Cold Wave	4			1	0		1996 to 2026-06-30	
Drought	3			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	103			5	0		1955 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Heat Wave	10			0	0		1996 to 2026-06-30	
Hurricane	5			0	7		1996 to 2026-06-30	
Ice Storm	4			1	0		1996 to 2026-06-30	
Inland Flooding	160			10	7		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	34			4	0		1996 to 2026-06-30	
Strong Wind	327			52	0		1955 to 2026-06-30	Includes 53 High Wind records and 25 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	12			1	0		1950 to 2026-06-30	
Tsunami	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		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	131			24	9		1996 to 2026-06-30	

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-08-04	Tropical Storm		\$1,500,000 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone CTZ012 (SOUTHERN NEW LONDON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-01-19	Winter Storm		\$0 property; \$0 crops, reported for the zone (2019 dollars)	1, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2017-09-06	Thunderstorm Wind	56 kt (64 mph) estimated gust	\$15,000 property; crops not reported (2017 dollars)	1, 1	RIDGEWOOD (former New London County record)		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2012-10-29	High Wind	74 kt (85 mph) estimated gust	\$200,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone CTZ011 (SOUTHERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2010-07-21	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$75,000 property; crops not reported (2010 dollars)	0, 0	RIVERDALE to COBALT (former Middlesex County record)		B1-c worst recorded: Thunderstorm Wind
2010-03-30	Flood		\$4,000,000 property; \$0 crops (2010 dollars)	0, 0	CLARKS FALLS (former New London County record)		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-08-01	Heat		damage not reported	0, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2004-01-15	Cold/Wind Chill		damage not reported	0, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), 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 CTZ007 (NORTHERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2000-05-10	Lightning		damage not reported	1, 0	MIDDLETOWN (former Middlesex County record)		B1-c worst recorded: Lightning
1998-04-23	Strong Wind	speed not recorded	damage not reported	1, 1	NWS zone CTZ011 (SOUTHERN MIDDLESEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1951-08-21	Tornado	F3, 33 yd wide	\$250,000 property; crops not recorded (1951 dollars)	0, 8	location not recorded (former Middlesex County record)		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (803 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		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.76	events per year at a location (modeled)	about 3.8 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.
Cold Wave	0.921	event-days per year	about 0.921 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	15	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0.731	event-days per year	about 0.731 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	112	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00113	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.113%			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	1.8	events per year	about 1.8 per year	Highly likely	FEMA annualized frequency (modeled)	71.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.9	event-days per year	about 4.9 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	68.6	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.9 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 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.
Hurricane	0.205	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	70	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.

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
Ice Storm	1.67	event-days per year	about 1.67 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	100	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.67 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 4 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	2.25	event-days per year	about 2.25 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	63	1996 to 2023 (28 years)	see B1-f	
Landslide	0.389	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25	days per year with a strike	about 25 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.34	events per year	about 2.34 per year	Highly likely	FEMA annualized frequency (modeled)	79	1986 to 2023 (38 years)	countywide	
Tornado	0.137	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)			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	0.000145	annual probability at a location	chance a given location in the county burns in a year: 0.0145%		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	13.3	event-days per year	about 13.3 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	216	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	44	30	1.47
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	205	30	6.83
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	4	30	0.133
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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	0 of 44				Not Applicable 44	
Coastal Flooding	32 of 44	70.2	84.4	99.0	Relatively High 5, Relatively Moderate 6, Relatively Low 14, Very Low 7, No Rating 12	
Cold Wave	44 of 44	18.9	24.1	32.9	Relatively Low 43, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	12 of 44	70.6	80.1	88.5	Relatively Low 8, Very Low 4, No Rating 32	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	44 of 44	12.9	48.2	65.1	Relatively Low 31, Very Low 13	
Hail	44 of 44	5.3	18.1	33.2	Very Low 44	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	44 of 44	2.8	7.2	18.7	Relatively Low 2, Very Low 42	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	44 of 44	54.6	79.6	85.5	Relatively Moderate 28, Relatively Low 16	
Ice Storm	44 of 44	22.2	57.4	74.4	Relatively Moderate 4, Relatively Low 38, Very Low 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.
Inland Flooding	44 of 44	14.4	73.9	94.3	Relatively High 18, Relatively Moderate 16, Relatively Low 9, Very Low 1	
Landslide	44 of 44	20.6	73.1	92.7	Relatively Low 15, Very Low 29	
Lightning	44 of 44	8.8	40.8	59.7	Relatively Moderate 6, Relatively Low 34, Very 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.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Strong Wind	44 of 44	19.7	48.1	69.8	Relatively Moderate 7, Relatively Low 36, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	44 of 44	12.8	33.7	42.8	Relatively Low 34, Very Low 10	
Tsunami	0 of 44				Insufficient Data 44	
Volcanic Activity	0 of 44				Not Applicable 44	
Wildfire	43 of 44	20.3	51.1	78.2	Relatively Low 9, Very Low 34, No Rating 1	
Winter Weather	44 of 44	29.0	50.6	67.2	Relatively Moderate 26, Relatively Low 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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
Fenwick borough	Borough	Approved, expires 2031-01-25	FMA RL 0, SRL 0; any 2	none found	0; 0	
Middletown city	City	Expired on 2026-09-07	FMA RL 0, SRL 1; any 4	\$2,339,688.15	33; 1	Includes \$917,484.20 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Chester town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 6	\$325,371.38	9; 1	Includes \$12,227.15 for declarations not counted as hazard incidents (DR-4500-CT).
Clinton town	Town	Expired on 2026-09-07	FMA RL 5, SRL 5; any 58	\$3,334,438.93	3; 0	Includes \$72,800.57 for declarations not counted as hazard incidents (DR-4500-CT).
Cromwell town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 3	\$749,418.21	6; 1	Includes \$367,802.52 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Deep River town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 1	\$311,865.74	6; 1	Includes \$5,792.50 for declarations not counted as hazard incidents (DR-4500-CT).
Durham town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 1	\$627,263.72	13; 0	Includes \$226,253.44 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
East Haddam town	Town	Expired on 2026-09-07	FMA RL 0, SRL 2; any 9	\$2,119,387.87	2; 0	
East Hampton town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 1	\$319,552.73	17; 2	Includes \$49,464.70 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).

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
Essex town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 5	\$532,543.37	4; 0	Includes \$43,219.82 for declarations not counted as hazard incidents (DR-4500-CT).
Haddam town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 6	\$444,851.36	6; 1	Includes \$144,039.37 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Killingworth town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 0	\$1,213,664.22	10; 3	Includes \$95,495.08 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Lyme town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 3	\$121,377.98	8; 0	
Middlefield town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 0	\$243,606.23	3; 0	Includes \$66,215.97 for declarations not counted as hazard incidents (DR-4046-CT).
Old Lyme town	Town	Expired on 2026-09-07	FMA RL 3, SRL 4; any 37	\$1,046,149.62	3; 0	Includes \$244,918.81 for declarations not counted as hazard incidents (DR-4500-CT, EM-3342-CT).
Old Saybrook town	Town	Approved, expires 2031-01-25	FMA RL 9, SRL 10; any 89	\$3,518,110.88	2; 0	Includes \$1,021,775.07 for declarations not counted as hazard incidents (DR-4500-CT).
Portland town	Town	Expired on 2026-09-07	FMA RL 0, SRL 2; any 6	\$653,749.73	8; 1	Includes \$224,176.64 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Westbrook town	Town	Expired on 2025-08-11	FMA RL 7, SRL 2; any 79	\$944,243.13	1; 0	Includes \$243,415.65 for declarations not counted as hazard incidents (DR-4500-CT).

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.

Connecticut planning regions have no county-level plan in FEMA data; see each member town's plan dates.

- 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 plan <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											Not Applicable in NRI for this county
Coastal Flooding	\$4,385,705,906		14,161	\$2,527,936		\$32,939	0.0576%				
Cold Wave	\$40,080,990,112	\$77,166,348	174,152	\$382	\$7,044	\$517,897	under 0.0001%				
Drought		\$31,093,702			\$51,228		0.165% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$68,055,432,560		174,225	\$1,165,606		\$214,216	0.00171%				
Hail	\$40,080,990,112	\$77,166,348	174,152	\$8,865	\$11,692	\$22,952	under 0.0001%				
Heat Wave	\$40,080,990,112	\$77,166,348	174,152	\$1	\$9,407	\$301,503	under 0.0001%				
Hurricane	\$40,080,990,112	\$77,166,348	174,152	\$5,756,412	\$649,735	\$165,952	0.0144%				
Ice Storm	\$39,678,867,777		172,914	\$202,440		\$106,616	0.00051%				
Inland Flooding	\$39,953,664,348	\$9,658,623	9,813	\$48,467,034	\$51	\$67,782	n/a (see note)				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	\$1,600,839,023		7,244	\$6,653		\$2,314	0.000416%				
Lightning	\$40,080,990,112		174,152	\$24,548		\$370,042	under 0.0001%				
Strong Wind	\$40,080,990,112	\$77,166,348	174,152	\$169,646	\$871	\$568,624	0.000423%				
Tornado	\$40,080,990,112	\$77,166,348	174,152	\$961,774	\$1,315	\$227,917	0.0024%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,901,366,227	\$14,740,902	24,208	\$32,591	\$15	\$6,552	0.00112%				
Winter Weather	\$40,080,990,112	\$77,166,348	174,152	\$22,123	\$32	\$108,888	under 0.0001%				

Totals since the plan: not available. Connecticut planning regions have no county-level plan in FEMA data; see each member town's plan dates.

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	174,152
Building value (total, not at risk)	\$40,080,990,112
Agriculture value (total, not at risk)	\$77,166,348
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$60,077,400
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)	\$2,714,193
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	24	Severe repetitive loss, FMA definition (44 CFR 77.2)	30
Repetitive loss, NFIP insurance definition	303	Severe repetitive loss, NFIP insurance definition	23

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	24	30	303	23	310	4	135
CHESTER, TOWN OF	0	1	6	1	6	0	2
CLINTON, TOWN OF	5	5	56	3	58	1	21
DEEP RIVER, TOWN OF	0	1	1	1	1	0	0
EAST HADDAM, TOWN OF	0	2	9	2	9	0	2
EAST HAMPTON, TOWN OF	0	1	1	1	1	0	1
ESSEX, TOWN OF	0	0	5	0	5	0	2
HADDAM, TOWN OF	0	1	6	1	6	0	2
MIDDLETOWN, CITY OF	0	1	4	1	4	0	1
OLD SAYBROOK, TOWN OF	9	10	85	6	89	2	37
WESTBROOK, TOWN OF	7	2	78	2	79	1	41
OLD LYME, TOWN OF	3	4	37	3	37	0	18
CROMWELL, TOWN OF	0	0	3	0	3	0	2
LYME, TOWN OF	0	0	3	0	3	0	2
PORTLAND, TOWN OF	0	2	6	2	6	0	2
DURHAM, TOWN OF	0	0	1	0	1	0	0
FENWICK, BOROUGH OF	0	0	2	0	2	0	2
State level, not in this county: CT community not mapped to a planning region	0	0	9	0	9	0	4

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Fenwick borough	090187	0	0	2	0	2	0	2	
Middletown city	090068	0	1	4	1	4	0	1	
Chester town	090060	0	1	6	1	6	0	2	
Clinton town	090061	5	5	56	3	58	1	21	
Cromwell town	090123	0	0	3	0	3	0	2	
Deep River town	090062	0	1	1	1	1	0	0	
Durham town	090185	0	0	1	0	1	0	0	
East Haddam town	090063	0	2	9	2	9	0	2	
East Hampton town	090064	0	1	1	1	1	0	1	
Essex town	090065	0	0	5	0	5	0	2	

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
Haddam town	090066	0	1	6	1	6	0	2	
Killingworth town	090174	0	0	0	0	0	0	0	
Lyme town	090127	0	0	3	0	3	0	2	
Middlefield town	090067	0	0	0	0	0	0	0	
Old Lyme town	090103	3	4	37	3	37	0	18	
Old Saybrook town	090069	9	10	85	6	89	2	37	
Portland town	090130	0	2	6	2	6	0	2	
Westbrook town	090070	7	2	78	2	79	1	41	

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	22	21	269	17	274	3	125
2 to 4 unit residential	1	1	10	0	10	0	4
other residential	0	2	3	1	4	0	2
non-residential	1	6	21	5	22	1	4
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 282 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/>
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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_CT_09130. Preview: automated baseline.