

Franklin County, MA

Risk-assessment baseline packet

County FIPS: 25011 Release: 2026-10 Data as of: 2026-09-30 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.

Summary

Plan status as of 2026-09-30: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$16,001,046 a year), Hurricane (\$1,678,599) and Cold Wave (\$1,640,316).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 25011 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan, page 2
- 4. B1-a: hazard identification, page 4
- 5. B1-b: hazard location, page 6
- 6. B1-c: hazard extent, page 6
- 7. B1-d: previous occurrences, page 9
- 8. B1-e: probability of future events, page 13
- 9. B1-f: hazards that vary across jurisdictions, page 16
- 10. B2-a and B2-b: vulnerability and potential impacts, page 19
- 11. B2-a: vulnerability (county context), page 20
- 12. B2-c: repetitive loss properties, page 21
- 13. Sources, what the plan adds, disclaimer and citation, page 23

Plan clock

No county-level plan row in FEMA data

What changed since your last plan

Not available. No county-level plan row in FEMA data, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 26 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Greenfield city	City	Expired on 2025-04-27	Greenfield Multi-Hazard Mitigation Plan (FEMA plan 106389)	2020-04-28	2025-04-27	-521		
Ashfield town	Town	Expired on 2025-11-30	Town of Ashfield Hazard Mitigation Plan (FEMA plan 106874)	2020-12-01	2025-11-30	-304		
Bernardston town	Town	Expired on 2025-12-20	Town of Bernardston Local Multi-Hazard Mitigation Plan (FEMA plan 106898)	2020-12-21	2025-12-20	-284		
Buckland town	Town	Expired on 2026-01-21	Town of Buckland Hazard Mitigation Plan (FEMA plan 106950)	2021-01-22	2026-01-21	-252		
Charlemont town	Town	Approved, expires 2027-11-01	Town of Charlemont, MA Hazard Mitigation Plan Update (FEMA plan 108503)	2022-11-02	2027-11-01	397		
Colrain town	Town	Expired on 2025-11-26	Town of Colrain Hazard Mitigation Plan (FEMA plan 106886)	2020-11-27	2025-11-26	-308		
Conway town	Town	Expired on 2025-03-31	Town of Conway Hazard Mitigation Plan (FEMA plan 106324)	2020-04-01	2025-03-31	-548		
Deerfield town	Town	Expired on 2025-09-28	Town of Deerfield Multi-Hazard Mitigation Plan (FEMA plan 106685)	2020-09-29	2025-09-28	-367		
Erving town	Town	Expired on 2025-06-11	Town of Erving Hazard Mitigation Plan (FEMA plan 106290)	2020-06-12	2025-06-11	-476		
Gill town	Town	Expired on 2025-09-20	Town of Gill Hazard Mitigation Plan (FEMA plan 106619)	2020-09-21	2025-09-20	-375		
Hawley town	Town	Approved, expires 2028-03-26	Hawley Massachusetts 2022 Joint Hazard Mitigation Plan / Municipal Vulnerability Preparedness Plan (FEMA plan 108555)	2023-03-27	2028-03-26	543		
Heath town	Town	Approved, expires 2028-02-22	Heath Hazard Mitigation Plan and Municipal Vulnerability Preparedness Plan (FEMA plan 108375)	2023-02-23	2028-02-22	510		
Leverett town	Town	Expired on 2025-11-30	Town of Leverett Hazard Mitigation Plan (FEMA plan 106873)	2020-12-01	2025-11-30	-304		
Leyden town	Town	Approved, expires 2027-10-13	Leyden Community Resilience Building and Hazard Mitigation Plan (FEMA plan 108376)	2022-10-14	2027-10-13	378		
Monroe town	Town	Expired on 2026-02-18	Town of Monroe Hazard Mitigation Plan (FEMA plan 106989)	2021-02-19	2026-02-18	-224		
Montague town	Town	Approved, expires 2031-08-26	Town of Montague, MA Hazard Mitigation Plan Update (FEMA plan 112078)	2026-08-27	2031-08-26	1,791		
New Salem town	Town	Approved, expires 2026-10-20	New Salem Hazard Mitigation Plan and Municipal Vulnerability Preparedness Plan (FEMA plan 107565)	2021-10-21	2026-10-20	20		
Northfield town	Town	Approved, expires 2026-12-09	Northfield and Warwick Community Resilience Building and Hazard Mitigation Regional Plan (FEMA plan 107779)	2021-12-10	2026-12-09	70		
Orange town	Town	Expired on 2026-02-03	Town of Orange Hazard Mitigation Plan (FEMA plan 106949)	2021-02-04	2026-02-03	-239	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Rowe town	Town	Expired on 2021-06-30	Town of Rowe Multi-Hazard Mitigation Plan (FEMA plan 102127)	2016-06-30	2021-06-30	-1,918		
Shelburne town	Town	Expired on 2026-01-12	Town of Shelburne Hazard Mitigation Plan (FEMA plan 106951)	2021-01-13	2026-01-12	-261		
Shutesbury town	Town	Approved, expires 2027-01-04	Town of Shutesbury Hazard Mitigation Plan (FEMA plan 107768)	2022-01-05	2027-01-04	96		
Sunderland town	Town	Expired on 2026-01-06	Town of Sunderland Hazard Mitigation Plan (FEMA plan 106986)	2021-01-07	2026-01-06	-267		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Warwick town	Town	Approved, expires 2026-12-09	Northfield and Warwick Community Resilience Building and Hazard Mitigation Regional Plan (FEMA plan 107779)	2021-12-10	2026-12-09	70		
Wendell town	Town	Approved, expires 2027-12-12	Town of Wendell, MA Hazard Mitigation Plan Update July 2022 (FEMA plan 108538)	2022-12-13	2027-12-12	438		
Whately town	Town	Expired on 2025-11-26	Town of Whately Hazard Mitigation Plan (FEMA plan 106876)	2020-11-27	2025-11-26	-308		

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- 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)

Sources: 5, 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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$15,844,600	\$134,074	\$22,372	\$16,001,046	90	
2	Hurricane	Relatively Low	Relatively Moderate	\$1,392,450	\$224,509	\$61,641	\$1,678,599	2	
3	Cold Wave	Relatively Low	Relatively Moderate	\$225	\$26,920	\$1,613,172	\$1,640,316	2	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$200,045	\$30,819	\$558,049	\$788,913	507	Includes 18 High Wind and 67 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Tornado	Relatively Low	Relatively Low	\$476,076	\$1,832	\$110,919	\$588,827	5	
6	Earthquake	Very Low	Relatively Low	\$367,256	n/a	\$79,787	\$447,044		Storm Events does not record earthquakes.

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
7	Heat Wave	Relatively Low	Relatively Low	under \$1	\$24,568	\$381,273	\$405,841	2	
8	Lightning	Relatively Moderate	Relatively Moderate	\$44,251	n/a	\$339,220	\$383,471	25	
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$353,604	n/a	\$8,915	\$362,519	3	
10	Drought	Relatively Low	Relatively Low	n/a	\$240,334	n/a	\$240,334	10	
11	Hail	Relatively Low	Relatively Low	\$7,291	\$56,581	\$155,873	\$219,746	97	
12	Winter Weather	Relatively Low	Relatively Low	\$28,204	\$17	\$43,546	\$71,766	168	
13	Wildfire	Very Low	Very Low	\$19,514	\$8	\$3,132	\$22,654	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Relatively Low	Relatively Low	\$2,417	n/a	\$19,444	\$21,861	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$1,005	\$1,005	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	Declared 1 time; no Storm Events record of this type.

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

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.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 405.02 (Very Low, 48.2); tract 415.02 (Very Low, 46.2); tract 409 (Very Low, 46.0)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 413.02 (Relatively Low, 66.7); tract 413.01 (Relatively Low, 62.4); tract 411 (Relatively Low, 53.3)
Hurricane	tract 409 (Relatively Moderate, 83.7); tract 408 (Relatively Moderate, 82.9); tract 405.02 (Relatively Moderate, 80.8)
Landslide	tract 401 (Relatively Moderate, 97.7); tract 415.01 (Relatively Low, 94.5); tract 402 (Relatively Low, 94.5)
Tornado	tract 409 (Relatively Low, 50.3); tract 408 (Relatively Low, 44.9); tract 405.02 (Relatively Low, 40.5)
Wildfire	tract 405.02 (Relatively Low, 78.5); tract 406 (Relatively Low, 78.2); tract 408 (Relatively Low, 72.5)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 405.02 is Census Tract 405.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2015 to 2016 (2 zone-level)	1 day to 2 days (median 1.5 days); 2 with a recorded value	2 consecutive days, 2016-02-13 to 2016-02-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	10 records, 2016 to 2017 (10 zone-level)	246 days; 1 with a recorded value	246 days (about 8.1 months), 2016-08-02 to 2017-04-04, a run of 10 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	111 records, 1955 to 2025 (1 zone-level)	0.5 in to 2.25 in (median 0.88 in); 109 with a recorded value	2.25 in hail, 2013-05-22	Hail, 2008-06-16, \$0 property; \$50,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Rowe town (13 records), Greenfield city (9 records), Colrain town (7 records), Leverett town (7 records), New Salem town (7 records), Charlemont town (6 records), Conway town (5 records), Shutesbury town (5 records), Ashfield town (4 records), Deerfield town (4 records); and 14 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2010 to 2018 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2018-07-01, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 to 2020 (2 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$3,050,000 property; \$0 crops (2011 dollars); NWS zone MAZ003		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	3 records, 2002 to 2019 (3 zone-level)		Ice Storm, 2008-12-11, \$3,000,000 property; \$0 crops (2008 dollars); NWS zone MAZ002		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	90 records, 1996 to 2025 (11 zone-level)		Flood, 2011-08-28, \$22,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Greenfield city (13 records), Deerfield town (7 records), Bernardston town (4 records), Charlemont town (3 records), Leverett town (3 records), Ashfield town (2 records), Gill town (2 records), Hawley town (2 records), Heath town (2 records), Montague town (2 records); and 7 more jurisdictions (see the Excel file). Zone-level records (11) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	25 records, 1997 to 2026		Lightning, 2012-08-04, \$500,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Orange town (3 records), Buckland town (2 records), Conway town (1 record), Deerfield town (1 record), Erving town (1 record), Leyden town (1 record), Montague town (1 record), New Salem town (1 record), Rowe town (1 record), Shelburne town (1 record); and 2 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	85 records, 1996 to 2024 (85 zone-level)	30 kt (35 mph) to 58 kt (67 mph) (median 43 kt (49 mph)); 64 with a recorded value	58 kt (67 mph) estimated gust, High Wind, 2006-02-17; same speed and measurement basis also recorded on 2004-12-01, 2005-09-29; NWS zone MAZ003	Strong Wind, 1998-10-01, \$250,000 property; crops not reported (zone total, 1998 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	464 records, 1956 to 2026	35 kt (40 mph) to 78 kt (90 mph) (median 50 kt (58 mph)); 434 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2022-07-21; same speed and measurement basis also recorded on 2006-07-11, 2022-07-21	Thunderstorm Wind, 2008-07-19, \$250,000 property; \$625,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: Greenfield city (39 records), Bernardston town (22 records), Deerfield town (21 records), Shelburne town (18 records), Orange town (16 records), Leverett town (15 records), Sunderland town (15 records), Colrain town (14 records), Montague town (14 records), Gill town (13 records); and 15 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	25 records, 1954 to 2017	F/EF0 to F/EF2 (median F/EF1); 24 with a recorded value	F2 tornado, 2006-07-11, 2.9 mi within this county, 200 yd wide, \$200,000 property; crops not reported (2006 dollars)	Tornado, 2017-02-25, \$400,000 property; \$0 crops (2017 dollars)	Event records naming jurisdictions in the plan: Colrain town (2 records), Charlemont town (1 record), Conway town (1 record), Heath town (1 record), Wendell town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	168 records, 1996 to 2026 (168 zone-level)		Heavy Snow, 2001-03-30, \$8,000,000 property; crops not reported (2001 dollars); NWS zone MAZ002		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 22 declarations covering 16 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No county-level plan row in FEMA data, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2023-09-15	2023-09-15	EM-3599-MA	Emergency	Hurricane Lee	Hurricane	no Public Assistance recorded	within last 5 years	
2020-03-27	2020-01-20	DR-4496-MA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$1,481,539.15		
2020-03-13	2020-01-20	EM-3438-MA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4496
2013-04-19	2013-02-08	DR-4110-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$383,992.51		
2012-10-28	2012-10-27	EM-3350-MA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2012-01-06	2011-10-29	DR-4051-MA	Major disaster	Severe Storm and Snowstorm	Winter Weather	\$686,221.11		
2011-11-01	2011-10-29	EM-3343-MA	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded		same incident as DR-4051
2011-09-03	2011-08-27	DR-4028-MA	Major disaster	Tropical Storm Irene	Hurricane	\$9,668,194.13		
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4028
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$1,726,853.84		
2008-12-13	2008-12-11	EM-3296-MA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1813
2007-05-16	2007-04-15	DR-1701-MA	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$960,687.69		
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,424,793.13		
2005-09-13	2005-08-29	EM-3252-MA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-02-17	2005-01-22	EM-3201-MA	Emergency	Record and/or Near Record Snow	Winter Weather	\$298,942.19		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$211,601.71		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$213,780.18		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2001-03-28	2001-03-05	EM-3165-MA	Emergency	Snow	Winter Weather	\$222,368.57		
1996-01-24	1996-01-07	DR-1090-MA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3103-MA	Emergency	Blizzards, High Winds & Record Snowfall	Winter Weather	no Public Assistance recorded		
1987-04-18	1987-03-30	DR-790-MA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1985-10-28	1985-09-27	DR-751-MA	Major disaster	Hurricane Gloria	Hurricane	no Public Assistance recorded		

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.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1955-08-20	1955-08-20	DR-43-MA	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding
1954-09-02	1954-09-02	DR-22-MA	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding
1953-06-11	1953-06-11	DR-7-MA	Major disaster	Tornado	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

1 Fire Management declaration (1995-09-12 to 1995-09-12) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</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	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	2			0	0		1996 to 2026-06-30	
Drought	10			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	111			7	0		1955 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Heat Wave	2			0	0		1996 to 2026-06-30	
Hurricane	2			0	4		1996 to 2026-06-30	
Ice Storm	3			0	1		1996 to 2026-06-30	
Inland Flooding	90			23	3		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	25			2	0		1996 to 2026-06-30	
Strong Wind	549			86	0		1955 to 2026-06-30	Includes 18 High Wind and 67 Strong Wind records.
Tornado	25			0	0		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	168			14	9		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-07-21	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$33,000 property; \$0 crops (2022 dollars)	0, 0	ERVING to STONEVILLE	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2018-07-01	Excessive Heat		\$0 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		B1-c worst recorded: Excessive Heat, Heat
2016-02-13	Extreme Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-08-04	Lightning		\$500,000 property; \$0 crops (2012 dollars)	0, 0	ROWE		B1-c worst recorded: Lightning
2011-08-28	Flood		\$22,000,000 property; \$0 crops (2011 dollars)	0, 0	NORTH BERNARDSTON to EAST DEARFIELD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-28	Tropical Storm		\$3,050,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2008-12-11	Ice Storm		\$3,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone MAZ002 (WESTERN FRANKLIN), zone-level		B1-c worst recorded: Ice Storm
2006-10-29	High Wind	50 kt (58 mph) estimated gust	\$8,000 property; \$0 crops (zone total, 2006 dollars)	1, 0	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		deaths or injuries recorded
2006-07-11	Tornado	F2, 2.9 mi within this county, 200 yd wide	\$200,000 property; crops not reported (2006 dollars)	0, 0	WENDELL		B1-c worst recorded: Tornado
2006-02-17	High Wind	58 kt (67 mph) estimated gust	\$40,000 property; crops not reported (zone total, 2006 dollars)	0, 0	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		B1-c worst recorded: High Wind and Strong Wind
2004-06-09	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$5,000 property; crops not reported (2004 dollars)	1, 0	GREENFIELD		deaths or injuries recorded
1997-11-28	Winter Weather		\$30,000 property; crops not reported (zone total, 1997 dollars)	0, 21	NWS zone MAZ003 (EASTERN FRANKLIN), zone-level		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (987 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.53	event-days per year	about 3.53 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	67	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	2.36	event-days per year	about 2.36 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	175	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0012	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.121%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.96	events per year	about 2.96 per year	Highly likely	FEMA annualized frequency (modeled)	112.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.46	event-days per year	about 3.46 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	64.2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.078	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	32	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.82	event-days per year	about 1.82 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	124	1946-12-31 to 2014-02-12 (67 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Inland Flooding	1.64	event-days per year	about 1.64 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	46	1996 to 2023 (28 years)	see B1-f	
Landslide	1.22	events per year (modeled)	about 1.22 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	24.1	days per year with a strike	about 24.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.45	events per year	about 1.45 per year	Highly likely	FEMA annualized frequency (modeled)	55	1986 to 2023 (38 years)	countywide	
Tornado	0.179	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	
Wildfire	0.000102	annual probability at a location	chance a given location in the county burns in a year: 0.0102%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	19.8	event-days per year	about 19.8 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	376	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

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	37	30	1.23
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	394	30	13.1
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	8	30	0.267
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	4	30	0.133
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

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

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.

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 (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	7 of 19	43.6	45.8	48.2	Very Low 7, Not Applicable 12
Coastal Flooding	0 of 19				Not Applicable 19
Cold Wave	19 of 19	50.8	62.2	72.2	Relatively Moderate 19
Drought	8 of 19	69.9	83.4	97.2	Relatively Moderate 1, Relatively Low 4, Very Low 3, No Rating 11
Earthquake	19 of 19	30.1	39.2	66.7	Relatively Low 9, Very Low 10
Hail	19 of 19	46.1	56.2	73.1	Relatively Moderate 2, Relatively Low 17
Heat Wave	19 of 19	9.7	31.8	47.8	Relatively Low 16, Very Low 3
Hurricane	19 of 19	67.5	74.5	83.7	Relatively Moderate 3, Relatively Low 16
Ice Storm	19 of 19	73.2	80.0	91.8	Relatively High 2, Relatively Moderate 17
Inland Flooding	19 of 19	30.7	64.1	90.0	Relatively High 5, Relatively Moderate 10, Relatively Low 4
Landslide	19 of 19	19.0	85.7	97.7	Relatively Moderate 1, Relatively Low 11, Very Low 7
Lightning	19 of 19	53.4	68.2	80.7	Relatively High 2, Relatively Moderate 17
Strong Wind	19 of 19	64.4	73.0	86.6	Relatively High 2, Relatively Moderate 17
Tornado	19 of 19	32.2	36.0	50.3	Relatively Low 19
Wildfire	19 of 19	28.3	66.0	78.5	Relatively Low 8, Very Low 11
Winter Weather	19 of 19	51.6	57.7	70.7	Relatively Moderate 19

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Greenfield city	City	Expired on 2025-04-27	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	61 total; 12 since its plan	
Ashfield town	Town	Expired on 2025-11-30	FMA RL 0, SRL 0; any 0	\$797,182.34	16 total; 0 since its plan	Includes \$13,021.20 for declarations not counted as hazard incidents (DR-4496-MA).
Bernardston town	Town	Expired on 2025-12-20	FMA RL 0, SRL 0; any 0	\$210,304.04	28 total; 2 since its plan	Includes \$15,359.36 for declarations not counted as hazard incidents (DR-4496-MA).
Buckland town	Town	Expired on 2026-01-21	FMA RL 0, SRL 0; any 0	\$1,572,914.11	9 total; 1 since its plan	Includes \$8,431.21 for declarations not counted as hazard incidents (DR-4496-MA).
Charlemont town	Town	Approved, expires 2027-11-01	FMA RL 0, SRL 0; any 0	\$675,136.41	19 total; 3 since its plan	Includes \$4,501.68 for declarations not counted as hazard incidents (DR-4496-MA).
Colrain town	Town	Expired on 2025-11-26	FMA RL 0, SRL 0; any 0	\$1,178,013.26	23 total; 3 since its plan	
Conway town	Town	Expired on 2025-03-31	FMA RL 1, SRL 0; any 1	\$283,738.28	17 total; 2 since its plan	
Deerfield town	Town	Expired on 2025-09-28	FMA RL 0, SRL 0; any 1	\$397,912.77	33 total; 8 since its plan	Includes \$105,507.79 for declarations not counted as hazard incidents (DR-4496-MA).
Erving town	Town	Expired on 2025-06-11	FMA RL 0, SRL 0; any 0	\$98,002.94	13 total; 3 since its plan	
Gill town	Town	Expired on 2025-09-20	FMA RL 0, SRL 0; any 0	\$107,507.80	15 total; 4 since its plan	Includes \$25,930.70 for declarations not counted as hazard incidents (DR-4496-MA).
Hawley town	Town	Approved, expires 2028-03-26	FMA RL 0, SRL 0; any 0	\$1,784,138.10	14 total; 0 since its plan	
Heath town	Town	Approved, expires 2028-02-22	FMA RL 0, SRL 0; any 0	\$1,092,100.87	8 total; 0 since its plan	Includes \$3,570.49 for declarations not counted as hazard incidents (DR-4496-MA).
Leverett town	Town	Expired on 2025-11-30	FMA RL 0, SRL 0; any 1	\$158,132.72	25 total; 1 since its plan	Includes \$18,162.71 for declarations not counted as hazard incidents (DR-4496-MA).
Leyden town	Town	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$139,469.70	12 total; 2 since its plan	
Monroe town	Town	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$230,405.15	0 total; 0 since its plan	
Montague town	Town	Approved, expires 2031-08-26	FMA RL 0, SRL 0; any 0	\$178,163.57	19 total; not yet covered	Includes \$32,004.73 for declarations not counted as hazard incidents (DR-4496-MA).
New Salem town	Town	Approved, expires 2026-10-20	FMA RL 0, SRL 0; any 0	\$107,141	14 total; 0 since its plan	Includes \$5,913.48 for declarations not counted as hazard incidents (DR-4496-MA).
Northfield town	Town	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 0	\$268,659.56	16 total; 0 since its plan	Includes \$68,970.87 for declarations not counted as hazard incidents (DR-4496-MA).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Orange town	Town	Expired on 2026-02-03	FMA RL 0, SRL 0; any 0	\$404,573.99	24 total; 3 since its plan	
Rowe town	Town	Expired on 2021-06-30	FMA RL 0, SRL 0; any 0	\$308,550.34	24 total; 8 since its plan	
Shelburne town	Town	Expired on 2026-01-12	FMA RL 0, SRL 0; any 0	\$131,846.19	22 total; 2 since its plan	Includes \$4,320.90 for declarations not counted as hazard incidents (DR-4496-MA).
Shutesbury town	Town	Approved, expires 2027-01-04	FMA RL 0, SRL 0; any 0	\$137,055.73	16 total; 0 since its plan	
Sunderland town	Town	Expired on 2026-01-06	FMA RL 0, SRL 0; any 0	\$225,861.72	17 total; 1 since its plan	Includes \$21,669.33 for declarations not counted as hazard incidents (DR-4496-MA).
Warwick town	Town	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 0	\$154,545.44	14 total; 2 since its plan	
Wendell town	Town	Approved, expires 2027-12-12	FMA RL 0, SRL 0; any 0	\$109,748.91	7 total; 0 since its plan	
Whately town	Town	Expired on 2025-11-26	FMA RL 0, SRL 0; any 0	\$42,174.58	6 total; 0 since its plan	Includes \$3,964.52 for declarations not counted as hazard incidents (DR-4496-MA).

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

No county-level plan row in FEMA data, so there is no approval date to count from.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction 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

Sources: 1, 2, 3, 5, 6, 7

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, 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	\$34,724	n/a	under 1	under \$1	n/a	\$1,005	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$14,704,542,632	\$88,694,709	70,685	\$225	\$26,920	\$1,613,172	under 0.0001%				
Drought	n/a	\$21,293,388	n/a	n/a	\$240,334	n/a	1.13% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$26,295,738,967	n/a	71,029	\$367,256	n/a	\$79,787	0.0014%				
Hail	\$14,704,545,365	\$88,694,709	70,685	\$7,291	\$56,581	\$155,873	under 0.0001%				
Heat Wave	\$14,704,542,632	\$88,694,709	70,685	under \$1	\$24,568	\$381,273	under 0.0001%				
Hurricane	\$14,704,141,503	\$88,694,709	70,680	\$1,392,450	\$224,509	\$61,641	0.00947%				
Ice Storm	\$14,686,329,200	n/a	70,561	\$353,604	n/a	\$8,915	0.00241%				
Inland Flooding	\$14,677,321,850	\$17,178,177	1,106	\$15,844,600	\$134,074	\$22,372	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.
Landslide	\$695,555,857	n/a	3,772	\$2,417	n/a	\$19,444	0.000347%				
Lightning	\$14,704,545,365	n/a	70,685	\$44,251	n/a	\$339,220	0.000301%				
Strong Wind	\$14,704,545,365	\$88,694,709	70,685	\$200,045	\$30,819	\$558,049	0.00136%				

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, 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
Tornado	\$14,704,545,365	\$88,694,709	70,685	\$476,076	\$1,832	\$110,919	0.00324%				
Wildfire	\$2,041,441,967	\$13,775,862	14,683	\$19,514	\$8	\$3,132	0.000956%				
Winter Weather	\$14,704,542,632	\$88,694,709	70,685	\$28,204	\$17	\$43,546	0.000192%				

Totals since the plan: not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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 does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	70,685
Building value (total, not at risk)	\$14,704,545,365
Agriculture value (total, not at risk)	\$88,694,709
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$19,475,593
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)	\$3,398,349
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	4	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

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	1	0	4	0	5	0	2
of which: Conway town	1	0	0	0	1	0	1
of which: Deerfield town	0	0	1	0	1	0	0
of which: Greenfield city	0	0	1	0	1	0	1
of which: Leverett town	0	0	1	0	1	0	0
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	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>
Greenfield city	250118	0	0	1	0	1	0	1
Ashfield town	250109	0	0	0	0	0	0	0
Bernardston town	250110	0	0	0	0	0	0	0
Buckland town	250111	0	0	0	0	0	0	0
Charlemont town	250112	0	0	0	0	0	0	0
Colrain town	250113	0	0	0	0	0	0	0
Conway town	250114	1	0	0	0	1	0	1
Deerfield town	250115	0	0	1	0	1	0	0
Erving town	250116	0	0	0	0	0	0	0
Gill town	250117	0	0	0	0	0	0	0
Hawley town	250119	0	0	0	0	0	0	0
Heath town	250350	0	0	0	0	0	0	0

Jurisdiction	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>
Leverett town	250120	0	0	1	0	1	0	0
Leyden town	250121	0	0	0	0	0	0	0
Monroe town	250351	0	0	0	0	0	0	0
Montague town	250122	0	0	0	0	0	0	0
New Salem town	250123	0	0	0	0	0	0	0
Northfield town	250124	0	0	0	0	0	0	0
Orange town	250125	0	0	0	0	0	0	0
Rowe town	250126	0	0	0	0	0	0	0
Shelburne town	250127	0	0	0	0	0	0	0
Shutesbury town	250128	0	0	0	0	0	0	0
Sunderland town	250129	0	0	0	0	0	0	0
Warwick town	250130	0	0	0	0	0	0	0
Wendell town	250131	0	0	0	0	0	0	0
Whately town	250132	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction 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 jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

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	1	0	3	0	4	0	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

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. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 4 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <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 2026-09-30, 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 2026-09-30, <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 2026-09-30, <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 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Franklin County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25011). Automated baseline. <https://hazardplain.org/ma/25011/> 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: contact@hazardplain.org