

Hampshire County, MA

Risk-assessment baseline packet

County FIPS: 25015 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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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 (\$24,843,167 a year), Hurricane (\$4,260,093) and Cold Wave (\$1,664,055).

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; 25015 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.

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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: 21 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
Easthampton Town city	City	Approved, expires 2031-01-29	City of Easthampton Hazard Mitigation Plan 2025 Update (FEMA plan 111085)	2026-01-30	2031-01-29	1,582		
Northampton city	City	Expired on 2025-09-03	The City of Northampton Multi-Hazard Mitigation Plan 2020 Update (FEMA plan 106730)	2020-09-04	2025-09-03	-392	FEMA tracker shows a plan in review	
Amherst (retired Census ID; now 2501501370 Amherst Town city)	Town	Expired on 2022-03-16	Town of Amherst Natural Hazard Mitigation Plan Update (FEMA plan 102582)	2017-03-17	2022-03-16	-1,659	FEMA tracker shows a plan in review	
Belchertown town	Town	Approved, expires 2031-08-23	Belchertown Hazard Mitigation Plan 2026 Update (FEMA plan 111736)	2026-08-24	2031-08-23	1,788		
Chesterfield town	Town	Approved, expires 2030-05-29	The Town of Chesterfield, Massachusetts Hazard Mitigation Plan Update (FEMA plan 110380)	2025-05-30	2030-05-29	1,337		
Cummington town	Town	Expired on 2022-02-05	Town of Cummington Natural Hazards Mitigation Plan Update 2016 (FEMA plan 102780)	2017-02-06	2022-02-05	-1,698		
Goshen town	Town	Approved, expires 2030-09-08	The Town of Goshen Hazard Mitigation Plan Update 2024 (FEMA plan 110721)	2025-09-09	2030-09-08	1,439		
Granby town	Town	Expired on 2022-09-07	The Town of Granby Hazard Mitigation Plan Update (FEMA plan 104503)	2017-09-08	2022-09-07	-1,484		
Hadley town	Town	Expired on 2021-12-20	Town of Hadley Hazard Mitigation Plan Update (FEMA plan 102631)	2016-12-20	2021-12-20	-1,745	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hatfield town	Town	Approved, expires 2027-04-12	The Town of Hatfield Natural Hazard Mitigation Plan Update (FEMA plan 107983)	2022-04-13	2027-04-12	194		
Huntington town	Town	Approved, expires 2028-02-16	The Town of Huntington Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) 2022 Update (FEMA plan 108482)	2023-02-17	2028-02-16	504		
Middlefield town	Town	Approved, expires 2028-09-25	Town of Middlefield Hazard Mitigation Plan and Municipal Vulnerability Preparedness Report (FEMA plan 109063)	2023-09-26	2028-09-25	726		
Pelham town	Town	Expired on 2022-01-11	Town of Pelham Hazard Mitigation Plan (FEMA plan 102460)	2017-01-11	2022-01-11	-1,723		
Plainfield town	Town	Expired on 2024-05-30	Plainfield, MA Hazard Mitigation Plan (FEMA plan 105707)	2019-05-31	2024-05-30	-853		
South Hadley town	Town	Approved, expires 2030-08-05	The Town of South Hadley Hazard Mitigation Plan 2024 (FEMA plan 110560)	2025-08-06	2030-08-05	1,405		
Southampton town	Town	Approved, expires 2031-06-22	Town of Southampton 2025 Hazard Mitigation Plan Update (FEMA plan 111329)	2026-06-23	2031-06-22	1,726		
Ware town	Town	Approved, expires 2031-03-31	The Town of Ware Hazard Mitigation Plan Update (FEMA plan 111209)	2026-04-01	2031-03-31	1,643		
Westhampton town	Town	Approved, expires 2031-04-14	Town of Westhampton 2025 Hazard Mitigation Plan Update (FEMA plan 111327)	2026-04-15	2031-04-14	1,657		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Williamsburg town	Town	Approved, expires 2031-06-25	Town of Williamsburg Hazard Mitigation Plan 2026 Update (FEMA plan 111737)	2026-06-26	2031-06-25	1,729		
Worthington town	Town	Expired on 2026-06-24	The Town of Worthington Local Natural Hazards Mitigation Plan (FEMA plan 106878)	2021-06-25	2026-06-24	-98		
Name not given in FEMA data (ID NM01_12367)	College/ University	Expired on 2020-09-30	University of Massachusetts Amherst Natural Hazard Mitigation Plan February 2015 (FEMA plan 12367)	2015-09-30	2020-09-30	-2,191		

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	\$24,689,786	\$86,093	\$67,288	\$24,843,167	69	
2	Hurricane	Relatively Moderate	Relatively Moderate	\$3,893,923	\$186,684	\$179,486	\$4,260,093	3	
3	Cold Wave	Relatively Low	Relatively Moderate	\$196	\$14,489	\$1,649,370	\$1,664,055	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Tornado	Relatively Low	Relatively Low	\$1,128,902	\$1,420	\$322,665	\$1,452,987	2	
5	Strong Wind	Relatively Moderate	Relatively Moderate	\$153,614	\$5,647	\$1,087,682	\$1,246,942	451	Includes 26 High Wind and 76 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Earthquake	Relatively Low	Relatively Low	\$861,924	n/a	\$178,581	\$1,040,505		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	\$1	\$7,640	\$723,910	\$731,551	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Lightning	Relatively Moderate	Relatively Moderate	\$93,019	n/a	\$512,918	\$605,937	44	
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$461,057	n/a	\$31,989	\$493,045	3	
10	Drought	Relatively Low	Relatively Moderate	n/a	\$480,156	n/a	\$480,156	11	
11	Hail	Relatively Low	Relatively Low	\$14,968	\$39,929	\$291,520	\$346,417	110	
12	Winter Weather	Relatively Low	Relatively Moderate	\$33,837	\$8	\$40,935	\$74,779	155	
13	Wildfire	Very Low	Very Low	\$22,111	\$5	\$4,089	\$26,204	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Relatively Low	Very Low	\$5,612	n/a	\$2,818	\$8,430	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$105	\$106	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 8227 (Very Low, 16.3); tract 8223 (Very Low, 15.4); tract 8208.01 (Very Low, 14.8)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 8204 (Relatively Low, 69.2); tract 8205 (Relatively Low, 68.7); tract 8214 (Relatively Low, 64.8)
Hurricane	tract 8204 (Relatively Moderate, 83.3); tract 8201.01 (Relatively Moderate, 83.2); tract 8214 (Relatively Moderate, 83.1)
Landslide	tract 8227 (Relatively Low, 94.8); tract 8226.07 (Relatively Low, 94.1); tract 8201.01 (Relatively Low, 90.9)
Tornado	tract 8204 (Relatively Low, 53.1); tract 8205 (Relatively Low, 51.3); tract 8214 (Relatively Low, 46.2)
Wildfire	tract 8202.05 (Relatively Low, 76.7); tract 8209 (Relatively Low, 76.1); tract 8202.07 (Relatively Low, 73.6)

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 8227 is Census Tract 8227). 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	0					
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)	11 records, 2016 to 2017 (11 zone-level)	274 days; 1 with a recorded value	274 days (about 9.0 months), 2016-07-05 to 2017-04-04, a run of 11 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)	140 records, 1959 to 2025 (1 zone-level)	0.75 in to 2.75 in (median 0.88 in); 139 with a recorded value	2.75 in hail, 1970-10-03		Event records naming jurisdictions in the plan: Belchertown town (13 records), Plainfield town (12 records), Amherst (retired Census ID; now 2501501370 Amherst Town city) (8 records), Granby town (8 records), Chesterfield town (6 records), Huntington town (6 records), Pelham town (6 records), South Hadley town (6 records), Northampton city (4 records), Williamsburg town (4 records); and 6 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2011 to 2021 (3 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$450,000 property; \$0 crops (2011 dollars); NWS zone MAZ010		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 MAZ008		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	69 records, 1996 to 2025 (10 zone-level)		Flood, 2007-04-16, \$1,500,000 property; \$0 crops (2007 dollars)		Event records naming jurisdictions in the plan: Northampton city (10 records), Ware town (5 records), Huntington town (3 records), Belchertown town (2 records), Goshen town (2 records), Granby town (2 records), Hadley town (2 records), South Hadley town (2 records), Amherst (retired Census ID; now 2501501370 Amherst Town city) (1 record), Cummingtown town (1 record); and 3 more jurisdictions (see the Excel file). Zone-level records (10) 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)	44 records, 1996 to 2025		Lightning, 2014-07-23, \$1,000,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Northampton city (4 records), Amherst (retired Census ID; now 2501501370 Amherst Town city) (3 records), Belchertown town (3 records), Cummington town (2 records), Hadley town (2 records), Pelham town (2 records), Ware town (2 records), Westhampton town (2 records), Williamsburg town (2 records), Chesterfield town (1 record); and 3 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)	102 records, 1996 to 2025 (102 zone-level)	35 kt (40 mph) to 58 kt (67 mph) (median 45 kt (52 mph)); 77 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, 2005-10-16, 2006-01-18, 2006-01-21; NWS zone MAZ010	Strong Wind, 2019-02-25, \$51,000 property; \$0 crops (zone total, 2019 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	388 records, 1960 to 2026	30 kt (35 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 356 with a recorded value	90 kt (104 mph) estimated, Thunderstorm Wind, 2000-06-02, 1 direct injury	Thunderstorm Wind, 2014-10-08, \$100,000 property; \$0 crops (2014 dollars)	Event records naming jurisdictions in the plan: Amherst (retired Census ID; now 2501501370 Amherst Town city) (27 records), Belchertown town (27 records), Northampton city (19 records), Ware town (18 records), Hatfield town (16 records), Chesterfield town (15 records), Hadley town (15 records), Westhampton town (14 records), Goshen town (13 records), Plainfield town (12 records); and 7 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	9 records, 1954 to 2017	F/EF1 to F/EF3 (median F/EF1); 9 with a recorded value	F3 tornado, 1971-09-13, 0.5 mi path length (whole path, pre-1996), 7 yd wide, \$25,000 property; crops not recorded (1971 dollars)	Tornado, 2017-02-25, \$250,000 property; \$0 crops (2017 dollars)	Event records naming jurisdictions in the plan: Goshen 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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	155 records, 1996 to 2026 (155 zone- level)		Heavy Snow, 1996-12-07, \$1,360,000 property; crops not reported (1996 dollars); NWS zone MAZ010		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: 23 declarations covering 17 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	\$31,989,764.37		
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	\$797,780.41		
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	\$3,038,951.54		
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	\$783,490.71		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Notes
						<i>federal share obligated, nominal dollars</i>	Flags	
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4028
2011-03-07	2011-01-11	DR-1959-MA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$636,071		
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$958,040.30		
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	\$532,484.39		
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$333,779.85		
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	\$608,433.04		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$413,992.66		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$381,194.11		
2001-03-28	2001-03-05	EM-3165-MA	Emergency	Snow	Winter Weather	\$253,436.94		
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	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	11			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	140			10	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	3			0	4		1996 to 2026-06-30	
Ice Storm	3			0	1		1996 to 2026-06-30	
Inland Flooding	69			13	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	44			7	0		1996 to 2026-06-30	
Strong Wind	490			82	0		1955 to 2026-06-30	Includes 26 High Wind and 76 Strong Wind records.
Tornado	9			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	155			14	10		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	Why listed
2016-07-05	Drought		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone MAZ010 (EASTERN HAMPSHIRE), zone-level	B1-c worst recorded: Drought
2014-07-23	Lightning		\$1,000,000 property; \$0 crops (2014 dollars)	0, 0	FLORENCE	B1-c worst recorded: Lightning
2013-08-09	Lightning		\$1,000 property; \$0 crops (2013 dollars)	0, 3	WARE	deaths or injuries recorded
2011-08-28	Tropical Storm		\$450,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ010 (EASTERN HAMPSHIRE), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-05-04	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$85,000 property; \$0 crops (2010 dollars)	0, 6	AMHERST	deaths or injuries recorded
2008-12-11	Ice Storm		\$3,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone MAZ008 (WESTERN HAMPSHIRE), zone-level	B1-c worst recorded: Ice Storm
2007-04-16	Flood		\$1,500,000 property; \$0 crops (2007 dollars)	0, 0	NORTHAMPTON	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-02-17	High Wind	58 kt (67 mph) estimated gust	\$50,000 property; crops not reported (zone total, 2006 dollars)	0, 0	NWS zone MAZ010 (EASTERN HAMPSHIRE), zone-level	B1-c worst recorded: High Wind and Strong Wind
2000-06-02	Thunderstorm Wind	90 kt (104 mph) estimated	damage not reported	0, 1	NORTHAMPTON	B1-c worst recorded: Thunderstorm Wind
1999-07-06	Thunderstorm Wind	60 kt (69 mph), measurement type not recorded	damage not reported	1, 2	PLAINFIELD to HATFIELD	deaths or injuries recorded
1971-09-13	Tornado	F3, 0.5 mi path length (whole path, pre-1996), 7 yd wide	\$25,000 property; crops not recorded (1971 dollars)	0, 0	location not recorded	B1-c worst recorded: Tornado
1970-10-03	Hail	2.75 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (924 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	3.19	event-days per year	about 3.19 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	60.3	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	4.38	event-days per year	about 4.38 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	168	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0014	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.14%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.04	events per year	about 3.04 per year	Highly likely	FEMA annualized frequency (modeled)	115.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4	event-days per year	about 4 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	73.6	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0972	events per year	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	38	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	1.99	event-days per year	about 1.99 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	135	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	1.86	event-days per year	about 1.86 days per year	Likely	Storm Events event-days in 26 of 30 years, 1996 to 2025 (86.7%)	52	1996 to 2023 (28 years)	see B1-f	
Landslide	0.601	events per year (modeled)	about 0.6 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	25.3	days per year with a strike	about 25.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.72	events per year	about 1.72 per year	Highly likely	FEMA annualized frequency (modeled)	66	1986 to 2023 (38 years)	countywide	
Tornado	0.162	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	0.0000985	annual probability at a location	chance a given location in the county burns in a year: 0.00985%		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	18.4	event-days per year	about 18.4 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	349	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	45	30	1.5
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	328	30	10.9
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
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	2	30	0.0667
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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	5 of 35	11.5	14.8	16.3	Very Low 5, Not Applicable 30
Coastal Flooding	0 of 35				Not Applicable 35
Cold Wave	35 of 35	18.7	42.9	60.1	Relatively Moderate 13, Relatively Low 21, Very Low 1
Drought	26 of 35	69.1	81.6	96.9	Relatively Moderate 3, Relatively Low 16, Very Low 7, No Rating 9
Earthquake	35 of 35	8.5	37.1	69.2	Relatively Low 13, Very Low 22
Hail	35 of 35	14.8	53.1	68.0	Relatively Low 30, Very Low 5
Heat Wave	35 of 35	2.6	24.8	47.5	Relatively Low 25, Very Low 10
Hurricane	35 of 35	48.2	78.1	83.3	Relatively Moderate 13, Relatively Low 21, Very Low 1
Ice Storm	35 of 35	7.5	72.7	88.6	Relatively Moderate 24, Relatively Low 7, Very Low 4
Inland Flooding	35 of 35	0.4	54.5	77.4	Relatively Moderate 21, Relatively Low 7, Very Low 7
Landslide	35 of 35	12.6	69.1	94.8	Relatively Low 9, Very Low 26
Lightning	35 of 35	5.8	58.7	78.1	Relatively High 1, Relatively Moderate 25, Relatively Low 8, Very Low 1
Strong Wind	35 of 35	14.2	66.6	82.7	Relatively High 1, Relatively Moderate 27, Relatively Low 6, Very Low 1
Tornado	35 of 35	5.1	40.7	53.1	Relatively Low 29, Very Low 6
Wildfire	35 of 35	19.5	50.1	76.7	Relatively Low 5, Very Low 30
Winter Weather	35 of 35	16.7	44.5	58.0	Relatively Moderate 5, Relatively Low 29, Very Low 1

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
Easthampton Town city	City	Approved, expires 2031-01-29	FMA RL 2, SRL 2; any 6	no Public Assistance recorded	0 total; 0 since its plan	
Northampton city	City	Expired on 2025-09-03	FMA RL 0, SRL 2; any 11	\$72,331.39	37 total; 8 since its plan	
Amherst (retired Census ID; now 2501501370 Amherst Town city)	Town	Expired on 2022-03-16		no Public Assistance recorded	39 total; 7 since its plan	No NFIP community ID on this jurisdiction's plan row.
Belchertown town	Town	Approved, expires 2031-08-23	FMA RL 0, SRL 0; any 0	\$783,581.13	45 total; not yet covered	
Chesterfield town	Town	Approved, expires 2030-05-29	FMA RL 0, SRL 0; any 1	\$452,932.44	22 total; 0 since its plan	
Cummington town	Town	Expired on 2022-02-05	FMA RL 0, SRL 0; any 1	\$390,333.32	13 total; 2 since its plan	
Goshen town	Town	Approved, expires 2030-09-08	FMA RL 0, SRL 0; any 0	\$262,023.17	18 total; 0 since its plan	Includes \$9,029.33 for declarations not counted as hazard incidents (DR-4496-MA).
Granby town	Town	Expired on 2022-09-07	FMA RL 0, SRL 0; any 0	\$429,019.65	17 total; 7 since its plan	Includes \$87,465.18 for declarations not counted as hazard incidents (DR-4496-MA).
Hadley town	Town	Expired on 2021-12-20	FMA RL 0, SRL 0; any 1	\$209,044.06	21 total; 4 since its plan	Includes \$13,080.67 for declarations not counted as hazard incidents (DR-4496-MA).
Hatfield town	Town	Approved, expires 2027-04-12	FMA RL 0, SRL 0; any 0	\$147,923.85	18 total; 3 since its plan	Includes \$31,893.21 for declarations not counted as hazard incidents (DR-4496-MA).
Huntington town	Town	Approved, expires 2028-02-16	FMA RL 0, SRL 0; any 0	\$284,277.52	21 total; 4 since its plan	
Middlefield town	Town	Approved, expires 2028-09-25	FMA RL 0, SRL 0; any 0	\$121,410.03	10 total; 0 since its plan	Includes \$3,618.68 for declarations not counted as hazard incidents (DR-4496-MA).
Pelham town	Town	Expired on 2022-01-11	FMA RL 0, SRL 0; any 0	\$188,053.06	14 total; 2 since its plan	Includes \$19,187.16 for declarations not counted as hazard incidents (DR-4496-MA).
Plainfield town	Town	Expired on 2024-05-30	FMA RL 0, SRL 0; any 0	\$231,638.63	25 total; 4 since its plan	
South Hadley town	Town	Approved, expires 2030-08-05	FMA RL 0, SRL 0; any 4	\$769,584.09	15 total; 1 since its plan	Includes \$130,467.56 for declarations not counted as hazard incidents (DR-4496-MA).
Southampton town	Town	Approved, expires 2031-06-22	FMA RL 0, SRL 0; any 1	\$427,634.64	0 total; 0 since its plan	
Ware town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$698,770.61	28 total; 0 since its plan	Includes \$43,701.32 for declarations not counted as hazard incidents (DR-4496-MA).

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
Westhampton town	Town	Approved, expires 2031-04-14	FMA RL 0, SRL 0; any 0	\$199,032.59	18 total; 0 since its plan	
Williamsburg town	Town	Approved, expires 2031-06-25	FMA RL 0, SRL 0; any 1	\$282,444.71	10 total; 0 since its plan	
Worthington town	Town	Expired on 2026-06-24	FMA RL 0, SRL 0; any 0	\$303,436.77	1 total; 0 since its plan	

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

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

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	\$267,876	n/a	under 1	under \$1	n/a	\$105	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$31,708,297,151	\$59,263,803	162,053	\$196	\$14,489	\$1,649,370	under 0.0001%				

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
Drought	n/a	\$36,098,834	n/a	n/a	\$480,156	n/a	1.33% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$56,974,340,386	n/a	162,308	\$861,924	n/a	\$178,581	0.00151%				
Hail	\$31,708,303,681	\$59,263,803	162,053	\$14,968	\$39,929	\$291,520	under 0.0001%				
Heat Wave	\$31,708,297,151	\$59,263,803	162,053	\$1	\$7,640	\$723,910	under 0.0001%				
Hurricane	\$31,707,270,471	\$59,263,803	162,044	\$3,893,923	\$186,684	\$179,486	0.0123%				
Ice Storm	\$31,695,382,702	n/a	162,004	\$461,057	n/a	\$31,989	0.00145%				
Inland Flooding	\$31,665,210,873	\$14,538,625	2,455	\$24,689,786	\$86,093	\$67,288	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	\$859,112,286	n/a	4,629	\$5,612	n/a	\$2,818	0.000653%				
Lightning	\$31,708,303,681	n/a	162,053	\$93,019	n/a	\$512,918	0.000293%				
Strong Wind	\$31,708,303,681	\$59,263,803	162,053	\$153,614	\$5,647	\$1,087,682	0.000484%				
Tornado	\$31,708,303,681	\$59,263,803	162,053	\$1,128,902	\$1,420	\$322,665	0.00356%				
Wildfire	\$2,838,828,621	\$7,740,120	24,571	\$22,111	\$5	\$4,089	0.000779%				
Winter Weather	\$31,708,297,151	\$59,263,803	162,053	\$33,837	\$8	\$40,935	0.000107%				

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	162,053
Building value (total, not at risk)	\$31,708,303,681
Agriculture value (total, not at risk)	\$59,263,803
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$32,181,020
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)	\$5,093,356
Social vulnerability rating	Very 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)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	25	Severe repetitive loss, NFIP insurance definition	2

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	2	4	25	2	26	0	6
of which: Chesterfield town	0	0	1	0	1	0	0
of which: Cummington town	0	0	1	0	1	0	0
of which: Easthampton town	2	2	6	1	6	0	1
of which: Hadley town	0	0	1	0	1	0	0
of which: Northampton city	0	2	10	1	11	0	5
of which: South Hadley town	0	0	4	0	4	0	0
of which: Southampton town	0	0	1	0	1	0	0
of which: Williamsburg town	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>
Easthampton Town city	250160	2	2	6	1	6	0	1
Northampton city	250167	0	2	10	1	11	0	5
Belchertown town	250157	0	0	0	0	0	0	0
Chesterfield town	250158	0	0	1	0	1	0	0
Cummington town	250159	0	0	1	0	1	0	0
Goshen town	250161	0	0	0	0	0	0	0
Granby town	250162	0	0	0	0	0	0	0
Hadley town	250163	0	0	1	0	1	0	0
Hatfield town	250164	0	0	0	0	0	0	0
Huntington town	250165	0	0	0	0	0	0	0
Middlefield town	250166	0	0	0	0	0	0	0
Pelham town	250168	0	0	0	0	0	0	0
Plainfield town	250169	0	0	0	0	0	0	0
South Hadley town	250170	0	0	4	0	4	0	0
Southampton town	250171	0	0	1	0	1	0	0
Ware town	250172	0	0	0	0	0	0	0
Westhampton town	250173	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>
Williamsburg town	250174	0	0	1	0	1	0	0
Worthington town	250175	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	2	3	21	2	21	0	3
2 to 4 unit residential	0	1	2	0	3	0	2
other residential	0	0	0	0	0	0	0
non-residential	0	0	2	0	2	0	1
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 23 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_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_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/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).

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Cite this: Hazard Plain (2026). Hampshire County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25015). Automated baseline. <https://hazardplain.org/ma/25015/> 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