

Middlesex County, MA

Risk-assessment baseline packet

Unit **County area 25017** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

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: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 58 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Cambridge city	City	Approved, expires 2030-04-15	City of Cambridge Natural Hazard Mitigation Plan 2023 Update (FEMA plan 109827)	2025-04-16	2030-04-15	1,295		
Devens CDP	Unincorporated	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,954	FEMA tracker shows a plan awaiting revisions	
Everett city	City	Approved, expires 2027-04-03	Everett Hazard Mitigation Plan 2021 Update (FEMA plan 107723)	2022-04-04	2027-04-03	187		
Framingham city	City	Approved, expires 2028-03-26	City of Framingham, MA Hazard Mitigation Plan Update (FEMA plan 108884)	2023-03-27	2028-03-26	545		
Lowell city	City	Expired on 2026-06-20	City of Lowell 2020 Hazard Mitigation Plan - Municipal Vulnerability Preparedness Plan (FEMA plan 106877)	2021-06-21	2026-06-20	-100		
Malden city	City	Approved, expires 2027-12-08	City of Malden Hazard Mitigation Plan 2022 Update (FEMA plan 108512)	2022-12-09	2027-12-08	436		
Marlborough city	City	Approved, expires 2029-06-13	City of Marlborough Draft Hazard Mitigation Plan 2024 Update (FEMA plan 109404)	2024-06-14	2029-06-13	989		
Medford city	City	Approved, expires 2031-06-11	City of Medford Hazard Mitigation Plan 2025 Update (FEMA plan 111530)	2026-06-12	2031-06-11	1,717		
Melrose city	City	Expired on 2024-06-27	Natural Hazards Mitigation Plan City of Melrose, Massachusetts (FEMA plan 105767)	2019-06-28	2024-06-27	-823		
Newton city	City	Expired on 2024-09-04	City of Newton Hazard Mitigation Plan Update 2019 (FEMA plan 105899)	2019-09-05	2024-09-04	-754		
Somerville city	City	Approved, expires 2027-01-30	City of Somerville Hazard Mitigation Plan 2022 Update (FEMA plan 107982)	2022-01-31	2027-01-30	124		
Waltham city	City	Expired on 2024-10-01	City of Waltham Hazard Mitigation Plan and Municipal Vulnerability Preparedness Plan 2019 (FEMA plan 105816)	2019-10-02	2024-10-01	-727		
Watertown Town city	City	Expired on 2024-05-07	Town of Watertown Hazard Mitigation Plan 2019 Update (FEMA plan 105624)	2019-05-08	2024-05-07	-874		
Woburn city	City	Approved, expires 2026-12-15	City of Woburn Hazard Mitigation Plan 2021 Update (FEMA plan 107772)	2021-12-16	2026-12-15	78	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Acton town	Town	Approved, expires 2030-01-09	Town of Acton Hazard Mitigation Plan Update 2024 (FEMA plan 110092)	2025-01-10	2030-01-09	1,199		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Arlington town	Town	Expired on 2025-06-08	Town of Arlington MA Hazard Mitigation Plan 2020 Update (FEMA plan 106513)	2020-06-09	2025-06-08	-477		
Ashby town	Town	Approved, expires 2027-08-23	Town of Ashby 2021 Hazard Mitigation-Municipal Vulnerability Preparedness (HM-MVP) Plan (FEMA plan 107758)	2022-08-24	2027-08-23	329		
Ashland town	Town	Approved, expires 2031-05-27	Town of Ashland Hazard Mitigation Plan 2025 Update (FEMA plan 111529)	2026-05-28	2031-05-27	1,702		
Ayer town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,954		
Bedford town	Town	Approved, expires 2027-11-01	2022 Bedford, MA Hazard Mitigation Plan Update and Municipal Vulnerability Preparedness Summary of Findings (FEMA plan 107995)	2022-11-02	2027-11-01	399		
Belmont town	Town	Expired on 2026-05-31	Town of Belmont 2020 Hazard Mitigation - Municipal Vulnerability Preparedness Plan (FEMA plan 106674)	2021-06-01	2026-05-31	-120		
Billerica town	Town	Approved, expires 2027-03-20	Billerica Multi-Hazard Mitigation Plan (FEMA plan 107564)	2022-03-21	2027-03-20	173		
Boxborough town	Town	Approved, expires 2029-10-15	Town of Boxborough, MA Hazard Mitigation Plan Update April 2024 (FEMA plan 109890)	2024-10-16	2029-10-15	1,113		
Burlington town	Town	Approved, expires 2031-06-25	Burlington Hazard Mitigation Plan (FEMA plan 111425)	2026-06-26	2031-06-25	1,731		
Carlisle town	Town	Approved, expires 2026-12-07	Town of Carlisle Hazard Mitigation Plan 2021 Update (FEMA plan 107767)	2021-12-08	2026-12-07	70		
Chelmsford town	Town	Expired on 2025-12-29	Hazard Mitigation Plan 2020 Update Chelmsford, Massachusetts (FEMA plan 106710)	2020-12-30	2025-12-29	-273		
Concord town	Town	Approved, expires 2028-04-04	Town of Concord Hazard Mitigation Plan 2022 Update (FEMA plan 108785)	2023-04-05	2028-04-04	554		
Dracut town	Town	Expired on 2026-09-09	Hazard Mitigation Plan Update Town of Dracut, Massachusetts (FEMA plan 107188)	2021-09-10	2026-09-09	-19		
Dunstable town	Town	Approved, expires 2030-01-21	Town of Dunstable Hazard Mitigation Plan (HMP) 2024 Update and Municipal Vulnerability Preparedness (MVP) Summary of Findings Report (FEMA plan 110197)	2025-01-22	2030-01-21	1,211		
Groton town	Town	Expired on 2025-12-29	Town of Groton 2020 Hazard Mitigation Plan (HMP) - Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 106885)	2020-12-30	2025-12-29	-273		
Holliston town	Town	Approved, expires 2031-01-05	Town of Holliston All-Hazards Mitigation Plan 2025 Update (FEMA plan 111184)	2026-01-06	2031-01-05	1,560		
Hopkinton town	Town	Expired on 2025-12-07	Town of Hopkinton 2020 Hazard Mitigation - Municipal Vulnerability Preparedness Plan (FEMA plan 106675)	2020-12-08	2025-12-07	-295		
Hudson town	Town	Approved, expires 2029-06-03	Town of Hudson, MA Hazard Mitigation Plan Update 2023 (FEMA plan 109301)	2024-06-04	2029-06-03	979		
Lexington town	Town	Expired on 2025-04-28	Town of Lexington Hazard Mitigation Plan Update (FEMA plan 106101)	2020-04-29	2025-04-28	-518	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln town	Town	Expired on 2023-05-24	Town of Lincoln Draft Hazard Mitigation Plan (FEMA plan 11147)	2018-05-25	2023-05-24	-1,223		
Littleton town	Town	Approved, expires 2030-07-20	Town of Littleton Hazard Mitigation Plan 2024 Update (FEMA plan 110511)	2025-07-21	2030-07-20	1,391		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Maynard town	Town	Approved, expires 2029-08-27	2024 Hazard Mitigation Plan Update, Town of Maynard, Massachusetts (FEMA plan 109745)	2024-08-28	2029-08-27	1,064		
Natick town	Town	Approved, expires 2030-05-05	Town of Natick 2024 Hazard Mitigation Plan (FEMA plan 110450)	2025-05-06	2030-05-05	1,315		
North Reading town	Town	Approved, expires 2027-03-03	Hazard Mitigation Plan Update Town of North Reading, Massachusetts (FEMA plan 108018)	2022-03-04	2027-03-03	156		
Pepperell town	Town	Expired on 2026-09-19	Town of Pepperell 2020 HMP Update (FEMA plan 107603)	2021-09-20	2026-09-19	-9		
Reading town	Town	Approved, expires 2029-04-11	Town of Reading, MA Hazard Mitigation Plan Update July 2023 (FEMA plan 109326)	2024-04-12	2029-04-11	926		
Sherborn town	Town	Expired on 2024-03-18	Sherborn, MA Hazard Mitigation Plan (FEMA plan 105570)	2019-03-19	2024-03-18	-924		
Shirley town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,954		
Stoneham town	Town	Approved, expires 2027-01-26	Town of Stoneham Hazard Mitigation and Municipal Vulnerability Preparedness Plan (HMP/MVP) (FEMA plan 107666)	2022-01-27	2027-01-26	120		
Stow town	Town	Expired on 2016-02-03	Stow, MA Hazard Mitigation Plan (FEMA plan 12099)	2011-02-04	2016-02-03	-3,890		
Sudbury town	Town	Expired on 2025-10-06	Town of Sudbury 2020 Hazard Mitigation Plan (FEMA plan 106711)	2020-10-07	2025-10-06	-357		
Tewksbury town	Town	Expired on 2026-01-05	Town of Tewksbury Hazard Mitigation Plan (HMP) and Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 106687)	2021-01-06	2026-01-05	-266		
Townsend town	Town	Expired on 2026-02-23	Town of Townsend 2020 Hazard Mitigation Plan (HMP) - Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 107089)	2021-02-24	2026-02-23	-217		
Tyngsborough town	Town	Expired on 2025-12-22	Town of Tyngsborough 2020 Hazard Mitigation - Municipal Vulnerability Preparedness Plan (FEMA plan 106736)	2020-12-23	2025-12-22	-280		
Wakefield town	Town	Expired on 2026-05-11	Wakefield, Massachusetts 2019 Hazard Mitigation Plan Update (FEMA plan 107017)	2021-05-12	2026-05-11	-140		
Wayland town	Town	Expired on 2026-03-08	Town of Wayland Draft Hazard Mitigation Plan 2020 Update (FEMA plan 107044)	2021-03-09	2026-03-08	-204		
Westford town	Town	Approved, expires 2027-02-06	Westford Multi-Hazard Mitigation Plan (FEMA plan 107716)	2022-02-07	2027-02-06	131		
Weston town	Town	Expired on 2026-06-23	2020 Hazard Mitigation Plan Update Town of Weston, Massachusetts (FEMA plan 106814)	2021-06-24	2026-06-23	-97		
Wilmington town	Town	Approved, expires 2027-01-04	Hazard Mitigation Plan Update Town of Wilmington, Massachusetts (FEMA plan 107766)	2022-01-05	2027-01-04	98		
Winchester town	Town	Approved, expires 2028-08-30	All Hazards Mitigation Plan Town of Winchester, Massachusetts (FEMA plan 108542)	2023-08-31	2028-08-30	702		
Name not given in FEMA data (ID NM01_12385)	College/ University	Expired on 2021-05-12	University of Massachusetts Multi-Campus Hazard Mitigation Plan (FEMA plan 12383)	2016-05-12	2021-05-12	-1,965		
Chelmsford Water District	Water/Sewer Authority	Expired on 2025-12-29	Hazard Mitigation Plan 2020 Update Chelmsford, Massachusetts (FEMA plan 106710)	2020-12-30	2025-12-29	-273		member approved 2025-06-24
Tufts University	College/ University	Approved, expires 2029-11-12	Tufts University Hazard Mitigation Plan Update (FEMA plan 109906)	2024-11-13	2029-11-12	1,141		

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury; \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$222,851,007	\$300,453	\$1,244,080	\$224,395,539	247		
2	Hurricane	Relatively High	Relatively High	\$28,587,279	\$566,257	\$941,595	\$30,095,131	3		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$19,326,479		\$4,927,202	\$24,253,681			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Cold Wave	Relatively High	Relatively High	\$5,971	\$13,491	\$9,048,894	\$9,068,356	3		
5	Tornado	Relatively Moderate	Relatively High	\$7,749,719	\$986	\$1,221,397	\$8,972,103	4		
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$10	\$11,116	\$8,521,973	\$8,533,099	5		
7	Ice Storm	Very High	Very High	\$7,233,070		\$621,140	\$7,854,210	3		
8	Strong Wind	Relatively High	Relatively High	\$770,066	\$607	\$2,617,152	\$3,387,825	791		Includes 80 High Wind records and 143 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Lightning	Relatively High	Very High	\$335,408		\$2,427,073	\$2,762,481	63		
10	Drought	Relatively Moderate	Relatively Moderate		\$1,683,077		\$1,683,077	13		
11	Coastal Flooding	Relatively Low	Relatively Low	\$416,286		\$1,710	\$417,996	0		Declared 1 time; no Storm Events record of this type.
12	Wildfire	Relatively Low	Relatively Low	\$238,759	\$45	\$29,359	\$268,163	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
13	Winter Weather	Relatively Moderate	Relatively Moderate	\$50,258	\$16	\$96,565	\$146,838	194		
14	Hail	Very Low	Very Low	\$82,553	\$483	\$23,959	\$106,995	160		
15	Landslide	Very Low	Very Low	\$202		\$2,116	\$2,319	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 357
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	58 of 357
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	357 of 357
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 357
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	356 of 357

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	357 of 357
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	357 of 357
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	357 of 357
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	356 of 357
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.	356 of 357
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	351 of 357
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	356 of 357
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	357 of 357
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	357 of 357
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 357
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 357
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	225 of 357
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	357 of 357

SOURCE

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	3, 2015 to 2016 (3 zone-level)	1 day to 2 days (median 1.5 days); 2 with a recorded value	2 consecutive days, 2015-02-15 to 2015-02-16, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	13, 2012 to 2017 (13 zone-level)	34 days to 274 days (median 154 days); 2 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		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	183, 1955 to 2025	0.75 in to 2.25 in (median 0.88 in); 183 with a recorded value	2.25 in hail, 1988-06-22	Hail, 2004-08-20, \$50,000 property; crops not reported (2004 dollars)	Event records naming member places: Townsend town (11 records), Stow town (7 records), Billerica town (6 records), Framingham city (6 records), Hudson town (6 records), Lexington town (6 records), Tewksbury town (6 records), Dracut town (5 records), Marlborough city (5 records), Newton city (5 records); and 28 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	5, 2010 to 2025 (5 zone-level)	2 days to 4 days (median 2 days); 3 with a recorded value	4 consecutive days, 2025-06-22 to 2025-06-25, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3, 2011 to 2020 (3 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2011-08-28, \$3,200,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	3, 1998 to 2008 (3 zone-level)		Ice Storm, 2008-12-11, \$3,000,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone MAZ026 (NORTHWEST MIDDLESEX COUNTY), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	247, 1996 to 2025 (22 zone-level)		Flood, 2010-03-14, \$26,430,000 property; \$0 crops (2010 dollars)		Event records naming member places: Framingham city (13 records), Waltham city (9 records), Cambridge city (7 records), Natick town (7 records), Wilmington town (5 records), Concord town (4 records), Lowell city (4 records), Winchester town (4 records), Ashland town (3 records), Billerica town (3 records); and 29 more member places (see the XLSX file). Zone-level records (22) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	63, 1996 to 2025		Lightning, 2000-06-27, damage not reported, 1 direct death, 3 direct injuries	Lightning, 2001-06-17, \$400,000 property; crops not reported (2001 dollars)	Event records naming member places: Marlborough city (6 records), Wilmington town (4 records), Burlington town (3 records), Concord town (3 records), Lowell city (3 records), Tewksbury town (3 records), Bedford town (2 records), Cambridge city (2 records), Framingham city (2 records), Natick town (2 records); and 12 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	223, 1996 to 2025 (223 zone-level)	27 kt (31 mph) to 69 kt (79 mph) (median 45 kt (52 mph)); 177 with a recorded value	69 kt (79 mph) estimated gust, High Wind, 2019-02-25; NWS zone MAZ014 (SOUTHEAST MIDDLESEX), zone-level: may include parts of neighboring counties	High Wind, 2006-02-17, \$700,000 property; crops not reported, reported for the zone (2006 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	632, 1957 to 2026	40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 593 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2020-05-15; same speed and measurement basis also recorded on 2014-07-07	Thunderstorm Wind, 2012-07-18, \$350,000 property; \$0 crops (2012 dollars)	Event records naming member places: Concord town (23 records), Natick town (15 records), Groton town (14 records), Acton town (13 records), Marlborough city (13 records), Medford city (13 records), Hopkinton town (12 records), Billerica town (11 records), Dracut town (11 records), Westford town (11 records); and 40 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	21, 1955 to 2025	F/EF0 to F/EF3 (median F/EF1); 21 with a recorded value	F3 tornado, 1974-09-29, 33 yd wide, \$250,000 property; crops not recorded (1974 dollars), 1 direct injury; same rating, casualties and property damage also recorded on 1970-10-03	Tornado, 1972-07-21, \$2,500,000 property; crops not recorded (1972 dollars)	Event records naming member places: Stow town (2 records), Concord town (1 record), Hudson town (1 record), Marlborough city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	194, 1996 to 2026 (194 zone-level)		Heavy Snow, 1996-01-07, \$1,500,000 property; crops not reported, reported for the zone (1996 dollars); NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

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

SOURCES

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

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

Supports B1-d: previous occurrences

Declaration rows

35

Counted incidents

27

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

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2023-09-15	2023-09-15	EM-3599-MA	Emergency	HURRICANE LEE	Hurricane	none found	within last 5 years	
2020-03-27	2020-01-20	DR-4496-MA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$601,534,674.43		
2020-03-13	2020-01-20	EM-3438-MA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4496
2018-07-19	2018-03-13	DR-4379-MA	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$10,779,440.29		
2015-04-13	2015-01-26	DR-4214-MA	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Inland Flooding; Winter Weather	\$14,653,904.90		
2013-04-19	2013-02-08	DR-4110-MA	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Inland Flooding; Winter Weather	\$9,611,906.27		
2013-04-17	2013-04-15	EM-3362-MA	Emergency	EXPLOSIONS	Non-natural, not counted	\$958,027.47		
2012-10-28	2012-10-27	EM-3350-MA	Emergency	HURRICANE SANDY	Hurricane	none found		
2012-01-06	2011-10-29	DR-4051-MA	Major disaster	SEVERE STORM AND SNOWSTORM	Winter Weather	\$4,428,613.50		
2011-11-01	2011-10-29	EM-3343-MA	Emergency	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted	none found		same incident as DR-4051
2011-08-26	2011-08-26	EM-3330-MA	Emergency	HURRICANE IRENE	Hurricane	\$1,591,158.25		
2011-03-07	2011-01-11	DR-1959-MA	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$6,425,978.61		
2010-09-02	2010-09-01	EM-3315-MA	Emergency	HURRICANE EARL	Hurricane	\$20,187.74		
2010-05-03	2010-05-01	EM-3312-MA	Emergency	WATER MAIN BREAK	Non-natural, not counted	none found		
2010-03-29	2010-03-12	DR-1895-MA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$6,041,985.83		
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	SEVERE WINTER STORM AND FLOODING	Ice Storm	\$4,250,711.21		
2008-12-13	2008-12-11	EM-3296-MA	Emergency	SEVERE WINTER STORM	Winter Weather	none found		same incident as DR-1813
2006-05-25	2006-05-12	DR-1642-MA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$2,876,595.32		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
2005-09-13	2005-08-29	EM-3252-MA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2005-02-17	2005-01-22	EM-3201-MA	Emergency	RECORD AND/OR NEAR RECORD SNOW	Winter Weather	\$7,829,566.19		
2004-04-21	2004-04-01	DR-1512-MA	Major disaster	FLOODING	Inland Flooding	PA not declared for this county		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	SNOW	Winter Weather	\$6,259,910.99		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	SNOW	Winter Weather	\$4,532,737.03		
2001-04-10	2001-03-05	DR-1364-MA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
2001-03-28	2001-03-05	EM-3165-MA	Emergency	SNOW	Winter Weather	\$4,850,071.83		
1998-06-23	1998-06-13	DR-1224-MA	Major disaster	HEAVY RAINS AND FLOODING	Inland Flooding	PA not declared for this county		
1996-10-25	1996-10-20	DR-1142-MA	Major disaster	EXTREME WEATHER CONDITONS AND FLOODING	Inland Flooding	none found		
1996-10-23	1996-10-20	EM-3119-MA	Emergency	EXTREME WEATHER CONDITIONS AND FLOODING	Inland Flooding	none found		same incident as DR-1142
1996-01-24	1996-01-07	DR-1090-MA	Major disaster	BLIZZARD OF 96	Winter Weather	none found		
1993-03-16	1993-03-13	EM-3103-MA	Emergency	BLIZZARDS, HIGH WINDS & RECORD SNOWFALL	Winter Weather	none found		
1992-12-21	1992-12-11	DR-975-MA	Major disaster	WINTER COASTAL STORM	Coastal Flooding	none found		
1991-08-26	1991-08-19	DR-914-MA	Major disaster	HURRICANE BOB	Hurricane	none found		
1987-04-18	1987-03-30	DR-790-MA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1985-10-28	1985-09-27	DR-751-MA	Major disaster	HURRICANE GLORIA	Hurricane	none found		

School districts and special districts in this county: \$25,882,541.13 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

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

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1955-08-20	1955-08-20	DR-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. Listed on every county page in the state; not counted with county rows.

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.

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 6 rows, \$339,828.91

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4651-MA	2022-04-18	SEVERE WINTER STORM AND SNOWSTORM	Tufts University	\$29,181.22
DR-4097-MA	2012-12-19	HURRICANE SANDY	Massachusetts National Guard	\$175,254.87
EM-3264-MA	2005-10-19	SEVERE STORMS AND FLOODING	Massachusetts National Guard	\$9,871.71
EM-3264-MA	2005-10-19	SEVERE STORMS AND FLOODING	Department of Fire Services	\$10,195.10
EM-3153-MA	1999-12-06	WAREHOUSE FIRE.	Massachusetts National Guard	\$9,154.55
EM-3153-MA	1999-12-06	WAREHOUSE FIRE.	Department of Fire Services	\$106,171.46

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES

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

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	3			0	0		1996 to 2026-06-30	
Drought	13			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	183			3	0		1955 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Heat Wave	5			1	0		1996 to 2026-06-30	
Hurricane	3			0	6		1996 to 2026-06-30	
Ice Storm	3			0	1		1996 to 2026-06-30	
Inland Flooding	247			48	10		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	63			5	0		1996 to 2026-06-30	
Strong Wind	855			117	0		1955 to 2026-06-30	Includes 80 High Wind records and 143 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	21			1	0		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	194			20	12		1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-06-22	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 3	NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2021-03-26	Strong Wind	43 kt (49 mph) estimated gust	\$500 property; \$0 crops, reported for the zone (2021 dollars)	1, 2	NWS zone MAZ026 (NORTHWEST MIDDLESEX COUNTY), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2020-05-15	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$250,000 property; \$0 crops (2020 dollars)	0, 0	HOVEY CORNER		B1-c worst recorded: Thunderstorm Wind

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2019-02-25	High Wind	69 kt (79 mph) estimated gust	\$20,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MAZ014 (SOUTHEAST MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2016-07-05	Drought		\$0 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2015-02-15	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2015 dollars)	0, 0	NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-08-28	Tropical Storm		\$3,200,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-03-14	Flood		\$26,430,000 property; \$0 crops (2010 dollars)	0, 0	HOLLISTON to HOVEY CORNER		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-12-11	Ice Storm		\$3,000,000 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone MAZ026 (NORTHWEST MIDDLESEX COUNTY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2000-06-27	Lightning		damage not reported	1, 3	WESTFORD		deaths or injuries recorded
1998-03-12	Winter Weather		damage not reported	2, 0	NWS zone MAZ005 (WESTERN MIDDLESEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1974-09-29	Tornado	F3, 33 yd wide	\$250,000 property; crops not recorded (1974 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the **XLSX** file, sheet "B1-d Storm Events history" (1,590 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	6.16	events per year at a location (modeled)	about 6.2 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.85	event-days per year	about 1.85 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	35.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.85 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	7.12	event-days per year	about 7.12 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	266	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 7.12 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00197	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.197%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.3	events per year	about 2.3 per year	Highly likely	FEMA annualized frequency (modeled)	87.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.7	event-days per year	about 5.7 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	95.6	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 5.7 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

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
Hurricane	0.161	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	60	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	2.7	event-days per year	about 2.7 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	182	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 2.7 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	4.25	event-days per year	about 4.25 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	119	1996 to 2023 (28 years)	see B1-f	
Landslide	0.555	events per year (modeled)	about 0.55 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	21.6	days per year with a strike	about 21.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.971	events per year	about 0.97 per year	Likely	FEMA annualized frequency (modeled)	37	1986 to 2023 (38 years)	countywide	
Tornado	0.176	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000168	annual probability at a location	chance a given location in the county burns in a year: 0.0168%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)

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
Winter Weather	17.2	event-days per year	about 17.2 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	326	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	70	30	2.33
Hail	2.00 in+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	536	30	17.9
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	20	30	0.667
Tornado	EF0-1	1996 to 2025	4	30	0.133
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 357				Not Applicable 357	
Coastal Flooding	58 of 357	69.8	77.4	96.0	Relatively High 1, Relatively Moderate 4, Relatively Low 29, Very Low 24, No Rating 299	
Cold Wave	357 of 357	15.4	31.3	56.6	Relatively Moderate 12, Relatively Low 342, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	33 of 357	73.3	91.4	96.9	Relatively Moderate 15, Relatively Low 14, Very Low 4, No Rating 324	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	356 of 357	0.2	59.4	84.1	Relatively Moderate 14, Relatively Low 302, Very Low 40, No Rating 1	
Hail	357 of 357	0.1	5.9	20.6	Very Low 357	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	357 of 357	1.3	27.5	62.3	Relatively Moderate 6, Relatively Low 292, Very Low 59	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	357 of 357	14.1	72.1	87.4	Relatively Moderate 50, Relatively Low 304, Very Low 3	
Ice Storm	356 of 357	0.1	79.7	96.2	Relatively High 50, Relatively Moderate 183, Relatively Low 105, Very Low 18, No Rating 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	356 of 357	0.1	38.9	94.8	Relatively High 26, Relatively Moderate 107, Relatively Low 153, Very Low 70, No Rating 1	
Landslide	351 of 357	8.6	39.1	83.0	Relatively Low 2, Very Low 349, No Rating 6	
Lightning	356 of 357	0.1	33.1	63.4	Relatively Moderate 26, Relatively Low 293, Very Low 37, No Rating 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	357 of 357	0.2	30.2	57.9	Relatively Moderate 2, Relatively Low 311, Very Low 44	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	357 of 357	0.2	30.8	54.7	Relatively Moderate 1, Relatively Low 197, Very Low 159	
Tsunami	0 of 357				Insufficient Data 357	
Volcanic Activity	0 of 357				Not Applicable 357	
Wildfire	225 of 357	18.7	42.0	86.0	Relatively Low 35, Very Low 190, No Rating 132	
Winter Weather	357 of 357	10.6	21.3	31.5	Relatively Low 302, Very Low 55	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Cambridge city	City	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 3	\$13,670,132.40	18; 0	Includes \$10,035,008.19 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Devens CDP	Unincorporated	Expired on 2021-05-23		none found	0; 0	No NFIP community ID on this member's plan row.

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Everett city	City	Approved, expires 2027-04-03	FMA RL 0, SRL 0; any 2	\$5,052,296.14	2; 0	Includes \$3,784,644.66 for declarations not counted as hazard incidents (DR-4496-MA).
Framingham city	City	Approved, expires 2028-03-26	FMA RL 0, SRL 1; any 17	\$6,771,412.49	31; 2	Includes \$3,918,930.42 for declarations not counted as hazard incidents (DR-4496-MA).
Lowell city	City	Expired on 2026-06-20	FMA RL 1, SRL 0; any 26	\$7,390,744.60	15; 3	Includes \$3,736,179 for declarations not counted as hazard incidents (DR-4496-MA).
Malden city	City	Approved, expires 2027-12-08	FMA RL 0, SRL 0; any 5	\$1,478,868.96	7; 0	Includes \$227,862.82 for declarations not counted as hazard incidents (DR-4496-MA).
Marlborough city	City	Approved, expires 2029-06-13	FMA RL 0, SRL 0; any 1	\$2,077,427.71	27; 1	Includes \$150,590.69 for declarations not counted as hazard incidents (DR-4496-MA).
Medford city	City	Approved, expires 2031-06-11	FMA RL 0, SRL 0; any 4	\$1,997,095.74	18; 0	Includes \$507,816.71 for declarations not counted as hazard incidents (DR-4496-MA).
Melrose city	City	Expired on 2024-06-27	FMA RL 0, SRL 2; any 11	\$2,861,763.81	4; 2	Includes \$761,351.13 for declarations not counted as hazard incidents (DR-4496-MA).
Newton city	City	Expired on 2024-09-04	FMA RL 0, SRL 3; any 47	\$6,422,611.80	14; 4	Includes \$1,008,253.64 for declarations not counted as hazard incidents (DR-4496-MA).
Somerville city	City	Approved, expires 2027-01-30	FMA RL 0, SRL 1; any 5	\$6,095,205.25	10; 1	Includes \$4,611,755.68 for declarations not counted as hazard incidents (DR-4496-MA).
Waltham city	City	Expired on 2024-10-01	FMA RL 0, SRL 0; any 14	\$4,080,320.55	13; 0	Includes \$206,457.40 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Watertown Town city	City	Expired on 2024-05-07	FMA RL 0, SRL 1; any 1	none found	0; 0	
Woburn city	City	Approved, expires 2026-12-15	FMA RL 0, SRL 1; any 5	\$2,125,569.65	3; 0	Includes \$430,882.09 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Acton town	Town	Approved, expires 2030-01-09	FMA RL 0, SRL 0; any 5	\$718,110.56	18; 0	Includes \$160,257.29 for declarations not counted as hazard incidents (DR-4496-MA).
Arlington town	Town	Expired on 2025-06-08	FMA RL 0, SRL 1; any 39	\$1,723,155.93	13; 1	Includes \$92,843.36 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Ashby town	Town	Approved, expires 2027-08-23	FMA RL 0, SRL 0; any 0	\$965,987.22	9; 2	Includes \$153,267.38 for declarations not counted as hazard incidents (DR-4496-MA).
Ashland town	Town	Approved, expires 2031-05-27	FMA RL 0, SRL 0; any 1	\$748,970.53	13; 0	
Ayer town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$512,904.82	10; 3	Includes \$68,053.92 for declarations not counted as hazard incidents (DR-4496-MA).
Bedford town	Town	Approved, expires 2027-11-01	FMA RL 0, SRL 2; any 13	\$1,648,363.54	5; 0	Includes \$641,091.31 for declarations not counted as hazard incidents (DR-4496-MA).
Belmont town	Town	Expired on 2026-05-31	FMA RL 0, SRL 0; any 2	\$2,428,089.82	9; 1	Includes \$823,537.20 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Billerica town	Town	Approved, expires 2027-03-20	FMA RL 2, SRL 3; any 48	\$2,205,810.16	20; 1	Includes \$461,519.36 for declarations not counted as hazard incidents (DR-4496-MA).
Boxborough town	Town	Approved, expires 2029-10-15	FMA RL 0, SRL 0; any 0	\$276,652.08	5; 0	
Burlington town	Town	Approved, expires 2031-06-25	FMA RL 0, SRL 0; any 8	\$1,385,601.44	10; 0	Includes \$71,413.28 for declarations not counted as hazard incidents (DR-4496-MA).
Carlisle town	Town	Approved, expires 2026-12-07	FMA RL 0, SRL 0; any 0	\$828,270.56	3; 1	Includes \$488,207.99 for declarations not counted as hazard incidents (DR-4496-MA).
Chelmsford town	Town	Expired on 2025-12-29	FMA RL 0, SRL 2; any 7	\$1,956,156.78	0; 0	Includes \$35,445.23 for declarations not counted as hazard incidents (DR-4496-MA).
Concord town	Town	Approved, expires 2028-04-04	FMA RL 0, SRL 2; any 5	\$1,723,543.40	32; 1	Includes \$633,907.29 for declarations not counted as hazard incidents (DR-4496-MA).
Dracut town	Town	Expired on 2026-09-09	FMA RL 0, SRL 0; any 2	\$1,161,652.23	18; 3	Includes \$19,920.09 for declarations not counted as hazard incidents (DR-4496-MA).
Dunstable town	Town	Approved, expires 2030-01-21	FMA RL 0, SRL 0; any 0	\$392,503.07	2; 1	Includes \$57,026.62 for declarations not counted as hazard incidents (DR-4496-MA).
Groton town	Town	Expired on 2025-12-29	FMA RL 0, SRL 0; any 0	\$1,233,641.95	17; 1	Includes \$245,848.96 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Holliston town	Town	Approved, expires 2031-01-05	FMA RL 0, SRL 0; any 4	\$1,024,125.62	13; 0	Includes \$386,560.47 for declarations not counted as hazard incidents (DR-4496-MA).
Hopkinton town	Town	Expired on 2025-12-07	FMA RL 0, SRL 0; any 0	\$1,175,455.41	17; 2	Includes \$160,253.16 for declarations not counted as hazard incidents (DR-4496-MA, EM-3362-MA).
Hudson town	Town	Approved, expires 2029-06-03	FMA RL 0, SRL 0; any 0	\$1,732,485.09	15; 3	Includes \$559,901.39 for declarations not counted as hazard incidents (DR-4496-MA).
Lexington town	Town	Expired on 2025-04-28	FMA RL 0, SRL 0; any 5	\$2,527,982.36	13; 1	Includes \$632,368.41 for declarations not counted as hazard incidents (DR-4496-MA).
Lincoln town	Town	Expired on 2023-05-24	FMA RL 0, SRL 0; any 1	\$743,975.96	4; 1	Includes \$281,588.37 for declarations not counted as hazard incidents (DR-4496-MA).
Littleton town	Town	Approved, expires 2030-07-20	FMA RL 0, SRL 0; any 1	\$740,605.47	11; 0	Includes \$158,667.75 for declarations not counted as hazard incidents (DR-4496-MA).
Maynard town	Town	Approved, expires 2029-08-27	FMA RL 0, SRL 0; any 0	\$596,850.33	6; 0	Includes \$46,528.83 for declarations not counted as hazard incidents (DR-4496-MA).
Natick town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 1; any 5	\$3,260,187.54	27; 0	Includes \$1,982,596.47 for declarations not counted as hazard incidents (DR-4496-MA).
North Reading town	Town	Approved, expires 2027-03-03	FMA RL 0, SRL 1; any 24	\$1,298,098.19	10; 0	Includes \$1,008.18 for declarations not counted as hazard incidents (EM-3362-MA).
Pepperell town	Town	Expired on 2026-09-19	FMA RL 0, SRL 0; any 2	\$595,184.09	5; 0	Includes \$154,671.69 for declarations not counted as hazard incidents (DR-4496-MA).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Reading town	Town	Approved, expires 2029-04-11	FMA RL 0, SRL 0; any 1	\$1,978,374.45	10; 1	Includes \$501,771.65 for declarations not counted as hazard incidents (DR-4496-MA).
Sherborn town	Town	Expired on 2024-03-18	FMA RL 0, SRL 0; any 1	\$435,054.95	9; 1	
Shirley town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 1	\$507,676.84	11; 2	
Stoneham town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$1,258,283.35	3; 0	Includes \$406,210.30 for declarations not counted as hazard incidents (DR-4496-MA).
Stow town	Town	Expired on 2016-02-03	FMA RL 0, SRL 0; any 0	\$321,649.17	18; 9	Includes \$82,635.58 for declarations not counted as hazard incidents (DR-4496-MA).
Sudbury town	Town	Expired on 2025-10-06	FMA RL 0, SRL 0; any 3	\$1,662,854.34	6; 0	Includes \$347,956.88 for declarations not counted as hazard incidents (DR-4496-MA).
Tewksbury town	Town	Expired on 2026-01-05	FMA RL 0, SRL 0; any 7	\$1,608,052.83	13; 1	Includes \$202,999.92 for declarations not counted as hazard incidents (DR-4496-MA).
Townsend town	Town	Expired on 2026-02-23	FMA RL 0, SRL 0; any 3	\$603,920.07	23; 1	Includes \$58,811.18 for declarations not counted as hazard incidents (DR-4496-MA).
Tyngsborough town	Town	Expired on 2025-12-22	FMA RL 0, SRL 0; any 8	\$803,125.42	0; 0	Includes \$141,921.55 for declarations not counted as hazard incidents (DR-4496-MA).
Wakefield town	Town	Expired on 2026-05-11	FMA RL 0, SRL 2; any 13	\$3,256,390.49	17; 0	Includes \$1,047,513.69 for declarations not counted as hazard incidents (DR-4496-MA).
Wayland town	Town	Expired on 2026-03-08	FMA RL 0, SRL 0; any 5	\$1,140,743.37	10; 1	Includes \$52,753.59 for declarations not counted as hazard incidents (DR-4496-MA).
Westford town	Town	Approved, expires 2027-02-06	FMA RL 0, SRL 0; any 0	\$2,085,509.32	16; 1	Includes \$553,394.35 for declarations not counted as hazard incidents (DR-4496-MA).
Weston town	Town	Expired on 2026-06-23	FMA RL 0, SRL 0; any 2	\$1,534,503.01	16; 2	Includes \$220,347.92 for declarations not counted as hazard incidents (DR-4496-MA).
Wilmington town	Town	Approved, expires 2027-01-04	FMA RL 0, SRL 0; any 3	\$1,080,513.55	18; 0	Includes \$112,699.92 for declarations not counted as hazard incidents (DR-4496-MA).
Winchester town	Town	Approved, expires 2028-08-30	FMA RL 0, SRL 4; any 29	\$1,167,345.13	5; 0	Includes \$508,518.79 for declarations not counted as hazard incidents (DR-4496-MA).

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

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

SOURCES

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

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

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

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

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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 participant per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$15,164,862,040		63,356	\$416,286		\$1,710	0.00275%				
Cold Wave	\$342,960,947,223	\$81,565,210	1,629,857	\$5,971	\$13,491	\$9,048,894	under 0.0001%				
Drought		\$69,816,267			\$1,683,077		2.41% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$594,877,100,862		1,632,002	\$19,326,479		\$4,927,202	0.00325%				
Hail	\$342,960,949,790	\$81,565,210	1,629,857	\$82,553	\$483	\$23,959	under 0.0001%				
Heat Wave	\$342,960,947,223	\$81,565,210	1,629,857	\$10	\$11,116	\$8,521,973	under 0.0001%				
Hurricane	\$342,906,485,166	\$81,565,210	1,629,392	\$28,587,279	\$566,257	\$941,595	0.00834%				
Ice Storm	\$341,837,032,018		1,622,899	\$7,233,070		\$621,140	0.00212%				
Inland Flooding	\$342,595,990,113	\$18,607,328	29,492	\$222,851,007	\$300,453	\$1,244,080	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$8,195,139,296		37,124	\$202		\$2,116	under 0.0001%				
Lightning	\$342,960,949,790		1,629,857	\$335,408		\$2,427,073	under 0.0001%				
Strong Wind	\$342,960,949,790	\$81,565,210	1,629,857	\$770,066	\$607	\$2,617,152	0.000225%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tornado	\$342,960,949,790	\$81,565,210	1,629,857	\$7,749,719	\$986	\$1,221,397	0.00226%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$18,561,503,452	\$25,497,889	115,084	\$238,759	\$45	\$29,359	0.00129%				
Winter Weather	\$342,960,947,223	\$81,565,210	1,629,857	\$50,258	\$16	\$96,565	under 0.0001%				

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

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	1,629,857
Building value (total, not at risk)	\$342,960,949,790
Agriculture value (total, not at risk)	\$81,565,210
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$290,223,598
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)	\$31,724,216
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	27
Repetitive loss, NFIP insurance definition	389	Severe repetitive loss, NFIP insurance definition	26

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

SOURCES

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

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

Repeat-flood properties: county total and NFIP communities

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	3	27	389	26	391	1	134
ACTON, TOWN OF	0	0	5	0	5	0	0
ARLINGTON, TOWN OF	0	1	39	1	39	0	10
ASHLAND, TOWN OF	0	0	1	0	1	0	0
BELMONT, TOWN OF	0	0	2	0	2	0	1
BILLERICA, TOWN OF	2	3	48	3	48	0	15
BURLINGTON, TOWN OF	0	0	8	0	8	0	6
CAMBRIDGE, CITY OF	0	0	3	0	3	0	0
CHELMSFORD, TOWN OF	0	2	7	2	7	0	4
CONCORD, TOWN OF	0	2	5	2	5	0	1
DRACUT, TOWN OF	0	0	2	0	2	0	0
EVERETT, CITY OF	0	0	2	0	2	0	0
FRAMINGHAM, CITY OF	0	1	17	1	17	0	3
HOLLISTON, TOWN OF	0	0	4	0	4	0	1
LEXINGTON, TOWN OF	0	0	5	0	5	0	0
LINCOLN, TOWN OF	0	0	1	0	1	0	0
LITTLETON, TOWN OF	0	0	1	0	1	0	0
LOWELL, CITY OF	1	0	25	0	26	0	16
MALDEN, CITY OF	0	0	5	0	5	0	0

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>
MARLBOROUGH, CITY OF	0	0	1	0	1	0	1
MEDFORD, CITY OF	0	0	4	0	4	0	1
MELROSE , CITY OF	0	2	11	2	11	0	3
NATICK, TOWN OF	0	1	5	1	5	0	4
NEWTON, CITY OF	0	3	47	3	47	0	11
NORTH READING, TOWN OF	0	1	23	0	24	1	9
PEPPERELL, TOWN OF	0	0	2	0	2	0	1
READING, TOWN OF	0	0	1	0	1	0	0
SHERBORN, TOWN OF	0	0	1	0	1	0	0
SHIRLEY, TOWN OF	0	0	1	0	1	0	0
SOMERVILLE, CITY OF	0	1	5	1	5	0	1
SUDBURY, TOWN OF	0	0	3	0	3	0	2
TEWKSBURY, TOWN OF	0	0	7	0	7	0	1
TOWNSEND, TOWN OF	0	0	3	0	3	0	1
TYNGSBOROUGH, TOWN OF	0	0	8	0	8	0	2
WAKEFIELD, TOWN OF	0	2	13	2	13	0	3
WALTHAM, CITY OF	0	0	14	0	14	0	5
WATERTOWN, TOWN OF	0	1	1	1	1	0	1
WAYLAND, TOWN OF	0	0	5	0	5	0	3
WESTON, TOWN OF	0	0	2	0	2	0	0
WILMINGTON, TOWN OF	0	0	3	0	3	0	2
WINCHESTER, TOWN OF	0	4	29	4	29	0	16
WOBURN, CITY OF	0	1	5	1	5	0	3
BEDFORD, TOWN OF	0	2	13	2	13	0	7
Unknown (community ID Unknown in FEMA data)	0	0	2	0	2	0	0

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Cambridge city	250186	0	0	3	0	3	0	0	
Everett city	250192	0	0	2	0	2	0	0	
Framingham city	250193	0	1	17	1	17	0	3	
Lowell city	250201	1	0	25	0	26	0	16	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Malden city	250202	0	0	5	0	5	0	0	
Marlborough city	250203	0	0	1	0	1	0	1	
Medford city	250205	0	0	4	0	4	0	1	
Melrose city	250206	0	2	11	2	11	0	3	
Newton city	250208	0	3	47	3	47	0	11	
Somerville city	250214	0	1	5	1	5	0	1	
Waltham city	250222	0	0	14	0	14	0	5	
Watertown Town city	250223	0	1	1	1	1	0	1	
Woburn city	250229	0	1	5	1	5	0	3	
Acton town	250176	0	0	5	0	5	0	0	
Arlington town	250177	0	1	39	1	39	0	10	
Ashby town	250178	0	0	0	0	0	0	0	
Ashland town	250179	0	0	1	0	1	0	0	
Ayer town	250180	0	0	0	0	0	0	0	
Bedford town	255209	0	2	13	2	13	0	7	
Belmont town	250182	0	0	2	0	2	0	1	
Billerica town	250183	2	3	48	3	48	0	15	
Boxborough town	250184	0	0	0	0	0	0	0	
Burlington town	250185	0	0	8	0	8	0	6	
Carlisle town	250187	0	0	0	0	0	0	0	
Chelmsford town	250188	0	2	7	2	7	0	4	
Concord town	250189	0	2	5	2	5	0	1	
Dracut town	250190	0	0	2	0	2	0	0	
Dunstable town	250191	0	0	0	0	0	0	0	
Groton town	250194	0	0	0	0	0	0	0	
Holliston town	250195	0	0	4	0	4	0	1	
Hopkinton town	250196	0	0	0	0	0	0	0	
Hudson town	250197	0	0	0	0	0	0	0	
Lexington town	250198	0	0	5	0	5	0	0	
Lincoln town	250199	0	0	1	0	1	0	0	
Littleton town	250200	0	0	1	0	1	0	0	
Maynard town	250204	0	0	0	0	0	0	0	
Natick town	250207	0	1	5	1	5	0	4	
North Reading town	250209	0	1	23	0	24	1	9	
Pepperell town	250210	0	0	2	0	2	0	1	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Reading town	250211	0	0	1	0	1	0	0	
Sherborn town	250212	0	0	1	0	1	0	0	
Shirley town	250213	0	0	1	0	1	0	0	
Stoneham town	250215	0	0	0	0	0	0	0	
Stow town	250216	0	0	0	0	0	0	0	
Sudbury town	250217	0	0	3	0	3	0	2	
Tewksbury town	250218	0	0	7	0	7	0	1	
Townsend town	250219	0	0	3	0	3	0	1	
Tyngsborough town	250220	0	0	8	0	8	0	2	
Wakefield town	250221	0	2	13	2	13	0	3	
Wayland town	250224	0	0	5	0	5	0	3	
Westford town	250225	0	0	0	0	0	0	0	
Weston town	250226	0	0	2	0	2	0	0	
Wilmington town	250227	0	0	3	0	3	0	2	
Winchester town	250228	0	4	29	4	29	0	16	

Per-member types: XLSX sheet 'B2-c Members'.

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	2	16	285	15	287	1	107
2 to 4 unit residential	0	2	28	2	28	0	10
other residential	0	2	35	2	35	0	3
non-residential	1	7	41	7	41	0	14
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 387 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MA_25017. Preview: automated baseline.