

Somerset County, ME

Risk-assessment baseline packet

County FIPS: 23025 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: Approved, expires 2029-11-17. Plan: Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093), approved 2024-11-18.

Since the plan was approved on 2024-11-18: no new hazard declaration and 47 NOAA Storm Events records; details under "What changed since your last plan". Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$9,438,540 a year), Cold Wave (\$7,997,537) and Hurricane (\$4,178,559).

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; 23025 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

Status:	Approved, expires 2029-11-17	Plan:	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)
Approved:	2024-11-18	Days to expiry:	1,144
What changed since your last plan (approved 2024-11-18)			
New federal declarations:	none	Storm Events records since approval:	47 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 5	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county: 35 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 negative = days since expiry	Notes
Somerset County	County	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Anson town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Athens town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Bingham town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Brighton plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Cambridge town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Canaan town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Caratunk town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Cornville town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Dennistown plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Detroit town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Embden town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Fairfield town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Harmony town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Hartland town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Highland plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Jackman town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Madison town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Mercer town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Moose River town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Moscow town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
New Portland town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Norridgewock town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Palmyra town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Pittsfield town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Pleasant Ridge plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Ripley town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Seboomook Lake UT	Township	Expired on 2024-01-28	Somerset County Hazard Mitigation Plan - 2017 Update (FEMA plan 104841)	2019-01-29	2024-01-28	-976	
Skowhegan town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Smithfield town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Solon town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
St. Albans town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
Starks town	Town	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
The Forks plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10
West Forks plantation	Plantation	Approved, expires 2029-11-17	Hazard Mitigation Plan 2024 Update for Somerset County, Maine (FEMA plan 110093)	2024-11-18	2029-11-17	1,144	this jurisdiction approved 2025-02-10

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 Low	Relatively Low	\$9,323,009	\$29,103	\$86,427	\$9,438,540	152	
2	Cold Wave	Relatively High	Relatively High	\$471	\$27,794	\$7,969,272	\$7,997,537	74	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Hurricane	Relatively Moderate	Relatively Moderate	\$3,693,965	\$410,278	\$74,315	\$4,178,559	2	
4	Lightning	Relatively High	Relatively High	\$34,510	n/a	\$917,776	\$952,286	8	
5	Ice Storm	Relatively High	Relatively High	\$895,645	n/a	\$39,868	\$935,513	2	
6	Drought	Relatively Moderate	Relatively Moderate	n/a	\$850,140	n/a	\$850,140	32	
7	Winter Weather	Relatively High	Relatively High	\$72,980	\$104	\$575,309	\$648,394	402	Includes 2 Sleet records (outside NRI's Winter Weather definition).
8	Strong Wind	Relatively Low	Relatively Low	\$4,546	\$479	\$492,609	\$497,634	295	Includes 34 High Wind and 26 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Earthquake	Very Low	Relatively Low	\$371,867	n/a	\$58,773	\$430,640		Storm Events does not record earthquakes.
10	Tornado	Very Low	Very Low	\$19,436	\$250	\$143,565	\$163,252	4	
11	Hail	Relatively Low	Relatively Low	\$119,474	\$10,519	\$12,555	\$142,547	50	
12	Heat Wave	Very Low	Very Low	under \$1	\$7,760	\$58,523	\$66,284	3	
13	Landslide	Relatively Low	Relatively Low	\$6,679	n/a	\$3,568	\$10,248	0	Declared 1 time; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$8,012	\$6	\$655	\$8,672	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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
15	Avalanche	Very Low	Very Low	\$0	n/a	\$1,429	\$1,429	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	Declared 2 times; 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 landslide and wildfire 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 9663 (Very Low, 53.6); tract 9653.02 (Very Low, 53.2)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 9667.01 (Relatively Low, 59.5); tract 9660 (Relatively Low, 56.4); tract 9667.02 (Relatively Low, 54.0)
Hurricane	tract 9669 (Relatively Moderate, 87.1); tract 9663 (Relatively Moderate, 87.0); tract 9657 (Relatively Moderate, 86.6)
Landslide	tract 9653.02 (Relatively Moderate, 98.0); tract 9663 (Relatively Low, 91.7); tract 9656 (Very Low, 80.5)
Tornado	tract 9660 (Very Low, 27.2); tract 9665 (Very Low, 26.4); tract 9657 (Very Low, 26.0)
Wildfire	tract 9663 (Very Low, 64.4); tract 9658 (Very Low, 64.2); tract 9661 (Very Low, 63.3)

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 9663 is Census Tract 9663). 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	73 records, 1998 to 2026 (73 zone-level)	1 day to 8 days (median 2 days); 53 with a recorded value	8 consecutive days, 2013-01-20 to 2013-01-27, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2023 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	32 records, 1999 to 2026 (32 zone-level)	1 day to 223 days (median 92 days); 9 with a recorded value	223 days (about 7.3 months), 2025-10-21 to 2026-05-31, a run of 14 consecutive Storm Events drought records, zone-level	Drought, 2020-10-01, \$0 property; \$500,000 crops (zone total, 2020 dollars)	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)	63 records, 1962 to 2023	0.75 in to 2.5 in (median 1 in); 63 with a recorded value	2.5 in hail, 2011-05-27		Event records naming jurisdictions in the plan: Skowhegan town (5 records), Bingham town (4 records), Norridgewock town (4 records), Fairfield town (3 records), Anson town (2 records), Caratunk town (2 records), Harmony town (2 records), Madison town (2 records), Pittsfield town (2 records), Smithfield town (2 records); and 9 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 1998 to 2018 (3 zone-level)	4 days; 1 with a recorded value	4 consecutive days, 2018-07-02 to 2018-07-05, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 (2 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, damage not reported; NWS zone MEZ003		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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 1998 to 2008 (2 zone-level)		Ice Storm, 1998-01-05, \$6,000,000 property; crops not reported (1998 dollars); NWS zone MEZ009		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	152 records, 1996 to 2025 (38 zone-level)		Flood, 2023-12-18, \$10,000,000 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Skowhegan town (49 records), Bingham town (6 records), Norridgewock town (4 records), Anson town (3 records), Starks town (3 records), The Forks plantation (3 records), Caratunk town (2 records), Fairfield town (2 records), Madison town (2 records), Pittsfield town (2 records); and 5 more jurisdictions (see the Excel file). Zone-level records (38) 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	8 records, 1997 to 2009		Lightning, 2006-10-20, \$100,000 property; \$0 crops (2006 dollars)		Event records naming jurisdictions in the plan: Bingham town (1 record), Canaan town (1 record), Madison town (1 record), Norridgewock town (1 record), Palmyra town (1 record), Pittsfield town (1 record), Skowhegan town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	60 records, 1996 to 2025 (60 zone-level)	33 kt (38 mph) to 61 kt (70 mph) (median 51.5 kt (59 mph)); 34 with a recorded value	61 kt (70 mph) measured gust, High Wind, 2021-03-02; NWS zone MEZ009	High Wind, 2006-02-17, \$10,000 property; crops not reported (zone total, 2006 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	265 records, 1960 to 2024	50 kt (58 mph) to 78 kt (90 mph) (median 50 kt (58 mph)); 232 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2016-07-18		Event records naming jurisdictions in the plan: Skowhegan town (19 records), Bingham town (15 records), Embden town (14 records), Anson town (13 records), New Portland town (13 records), Jackman town (12 records), Madison town (12 records), Solon town (11 records), Pittsfield town (9 records), Cornville town (8 records); and 16 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	13 records, 1961 to 2014	F/EF0 to F/EF2 (median F/EF1); 11 with a recorded value	F2 tornado, 1961-09-04, 0.5 mi path length (whole path, pre-1996), 17 yd wide, \$250,000 property; crops not recorded (1961 dollars)	Tornado, 1984-05-23, \$250,000 property; crops not recorded (1984 dollars)	Event records naming jurisdictions in the plan: Cornville town (1 record), Embden town (1 record), St. Albans 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)	402 records, 1996 to 2026 (402 zone- level)		Winter Weather, 2013-12-21, \$214,000 property; \$0 crops (2013 dollars); NWS zone MEZ014		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: 29 declarations covering 26 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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
2024-01-30	2023-12-17	DR-4754-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$4,261,724.80	in the 12 months before plan approval; within last 5 years	
2023-09-14	2023-09-15	EM-3598-ME	Emergency	Hurricane Lee	Hurricane	no Public Assistance recorded	within last 5 years	
2023-07-06	2023-04-30	DR-4719-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$1,975,089.63	within last 5 years	
2023-03-22	2022-12-23	DR-4696-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$537,042.97	within last 5 years	
2020-04-04	2020-01-20	DR-4522-ME	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$449,281.45		
2020-03-13	2020-01-20	EM-3444-ME	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4522
2018-01-02	2017-10-29	DR-4354-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$161,562.78		
2009-07-30	2009-06-18	DR-1852-ME	Major disaster	Severe Storms, Flooding, and Landslides	Inland Flooding; Landslide	\$255,311.56		
2008-05-09	2008-04-28	DR-1755-ME	Major disaster	Severe Storms and Flooding	Inland Flooding	\$158,108.09		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2007-04-25	2007-04-15	DR-1693-ME	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$207,749.06		
2005-09-19	2005-08-29	EM-3256-ME	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-06-29	2005-03-29	DR-1591-ME	Major disaster	Severe Storms, Flooding, Snow Melt, and Ice Jams	Inland Flooding	\$430,853.36		
2005-04-01	2005-03-09	EM-3209-ME	Emergency	Snow	Winter Weather	\$129,094.66		
2005-03-14	2005-02-10	EM-3206-ME	Emergency	Record and/or Near Record Snow	Winter Weather	\$114,611.63		
2004-02-05	2003-12-10	DR-1508-ME	Major disaster	Severe Storms, Flooding, Snow Melt and Ice Jams	Inland Flooding	\$295,880.32		
2004-01-26	2003-12-14	EM-3194-ME	Emergency	Snow	Winter Weather	\$91,362.05		
2004-01-15	2003-12-06	EM-3190-ME	Emergency	Snow	Winter Weather	\$84,432.69		
2001-03-20	2001-03-05	EM-3164-ME	Emergency	Snow	Winter Weather	\$124,057.08		
2000-04-28	2000-03-28	DR-1326-ME	Major disaster	Severe Storms, Flooding, and Ice Jams	Inland Flooding	\$322,124.66		
1999-11-18	1999-09-16	DR-1308-ME	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane (primary); also designated: Inland Flooding	\$127,109.71		
1998-07-02	1998-06-13	DR-1232-ME	Major disaster	Severe Storms and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1998-01-13	1998-01-05	DR-1198-ME	Major disaster	Severe Ice Storms, Rains and High Winds	Ice Storm; Strong Wind	no Public Assistance recorded		
1996-03-13	1996-01-19	DR-1106-ME	Major disaster	Severe Storms, Ice Jams, Flooding	Inland Flooding	no Public Assistance recorded		
1993-05-11	1993-04-09	DR-988-ME	Major disaster	Heavy Rain, Snowmelt, Ice Jams & Flooding	Inland Flooding	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3099-ME	Emergency	Blizzards, Severe Winds & Snowfall, Coastal Storm	Winter Weather (primary); also designated: Coastal Flooding	no Public Assistance recorded		
1992-03-27	1992-03-10	DR-940-ME	Major disaster	Heavy Rains, Ice Jams & Flooding	Inland Flooding	no Public Assistance recorded		
1987-04-09	1987-03-30	DR-788-ME	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-01-18	1974-01-18	DR-410-ME	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1970-02-27	1970-02-27	DR-284-ME	Major disaster	Severe Storms, Ice Jams & Flooding	Inland Flooding	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
1954-09-13	1954-09-13	DR-24-ME	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding

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.

2 Fire Management declarations (1977-07-22 to 1992-05-22) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$7,181.27

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1953-ME	2011-02-01	Severe Storms and Flooding	Wellington, Town of	\$4,181.27
DR-1371-ME	2001-05-16	Severe Winter Storms and Flooding	Maine School Administrative District (MSAD) #58	\$3,000

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.

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	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Cold Wave	74	2	0	7	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	32	15	0	16	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	63	0	0	2	0	0	1955 to 2026-06-30	
Heat Wave	3	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	2	0	1996 to 2026-06-30	
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Inland Flooding	152	3	10	29	17	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	8	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	325	1	16	27	1	0	1955 to 2026-06-30	Includes 34 High Wind and 26 Strong Wind records.
Tornado	13	0	0	0	0	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	402	26	18	78	7	0	1996 to 2026-06-30	Includes 2 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-10-21	Drought		\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone MEZ003 (NORTHERN SOMERSET), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Drought
2023-12-18	Flood		\$10,000,000 property; \$0 crops (2023 dollars)	0, 0	FAIRFIELD to MALBONS MILLS	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2023-12-18	High Wind	50 kt (58 mph) estimated gust	damage not reported	1, 0	NWS zone MEZ014 (SOUTHERN SOMERSET), zone-level	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2021-03-02	High Wind	61 kt (70 mph) measured gust	damage not reported	0, 0	NWS zone MEZ009 (CENTRAL SOMERSET), zone-level		B1-c worst recorded: High Wind and Strong Wind
2016-07-18	Thunderstorm Wind	78 kt (90 mph) estimated gust	damage not reported	0, 0	WEST RIPLEY to FIVE CORNERS		B1-c worst recorded: Thunderstorm Wind
2013-12-21	Winter Weather		\$214,000 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone MEZ014 (SOUTHERN SOMERSET), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2013-01-20	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone MEZ003 (NORTHERN SOMERSET), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-08-28	Tropical Storm		damage not reported	0, 0	NWS zone MEZ003 (NORTHERN SOMERSET), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-10-20	Lightning		\$100,000 property; \$0 crops (2006 dollars)	0, 0	CANAAN		B1-c worst recorded: Lightning
2004-07-20	Lightning		damage not reported	0, 1	MADISON		deaths or injuries recorded
1998-01-05	Ice Storm		\$6,000,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone MEZ009 (CENTRAL SOMERSET), zone-level		B1-c worst recorded: Ice Storm
1985-07-26	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 1	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,076 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	7.08	event-days per year	about 7.08 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	134	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	3.28	event-days per year	about 3.28 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	119	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00262	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.262%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.403	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	15.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.385	event-days per year	about 0.385 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	7.06	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0794	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	48	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	0.273	event-days per year	about 0.273 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	18	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	4.14	event-days per year	about 4.14 days per year	Highly likely	Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)	116	1996 to 2023 (28 years)	see B1-f	
Landslide	2.14	events per year (modeled)	about 2.14 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	17.8	days per year with a strike	about 17.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.458	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	18	1986 to 2023 (38 years)	countywide	
Tornado	0.0931	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000105	annual probability at a location	chance a given location in the county burns in a year: 0.00105%		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	25.4	event-days per year	about 25.4 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	482	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	31	30	1.03
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	229	30	7.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	4	30	0.133
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	2 of 20	53.2	53.4	53.6	Very Low 2, Not Applicable 18
Coastal Flooding	0 of 20				Not Applicable 20
Cold Wave	20 of 20	86.3	94.5	97.8	Very High 7, Relatively High 13
Drought	17 of 20	73.0	93.0	97.8	Relatively High 1, Relatively Moderate 9, Relatively Low 6, Very Low 1, No Rating 3
Earthquake	20 of 20	22.1	42.6	59.5	Relatively Low 11, Very Low 9
Hail	20 of 20	24.8	51.3	58.3	Relatively Low 19, Very Low 1
Heat Wave	20 of 20	1.8	4.3	7.8	Very Low 20
Hurricane	20 of 20	71.0	84.4	87.1	Relatively Moderate 19, Relatively Low 1
Ice Storm	20 of 20	29.5	93.8	97.2	Relatively High 15, Relatively Moderate 4, Very Low 1
Inland Flooding	20 of 20	9.8	37.6	80.2	Relatively High 1, Relatively Moderate 5, Relatively Low 12, Very Low 2
Landslide	20 of 20	39.5	74.8	98.0	Relatively Moderate 1, Relatively Low 1, Very Low 18
Lightning	20 of 20	60.5	92.7	97.3	Very High 3, Relatively High 16, Relatively Moderate 1
Strong Wind	20 of 20	20.3	62.6	76.3	Relatively Moderate 14, Relatively Low 6
Tornado	20 of 20	3.7	20.5	27.2	Very Low 20
Wildfire	20 of 20	42.0	59.5	64.4	Very Low 20
Winter Weather	20 of 20	84.6	96.9	98.5	Very High 12, Relatively High 8

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
Somerset County	County	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$195,818.95	0 total; 0 since its plan	Includes \$3,821.54 for declarations not counted as hazard incidents (DR-4522-ME).
Anson town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 2	\$754,947.62	18 total; 0 since its plan	
Athens town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	
Bingham town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$788,183.71	26 total; 0 since its plan	
Brighton plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$16,801.51	4 total; 0 since its plan	
Cambridge town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$9,331.01	2 total; 0 since its plan	
Canaan town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$71,866.12	6 total; 0 since its plan	
Caratunk town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 0 since its plan	
Cornville town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$199,318.44	10 total; 0 since its plan	
Dennistown plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Detroit town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$22,658.94	5 total; 0 since its plan	
Embden town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$77,505.31	17 total; 0 since its plan	
Fairfield town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 1	\$188,564.13	13 total; 0 since its plan	
Harmony town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$149,572.82	6 total; 0 since its plan	
Hartland town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	8 total; 0 since its plan	
Highland plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Jackman town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$6,825.99	14 total; 0 since its plan	
Madison town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$232,067.08	17 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Mercer town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$1,231,240.82	3 total; 0 since its plan	
Moose River town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Moscow town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$909,874.50	0 total; 0 since its plan	
New Portland town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$280,114.32	13 total; 0 since its plan	
Norridgewock town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 1	\$336,317.25	13 total; 0 since its plan	Includes \$39,599.99 for declarations not counted as hazard incidents (DR-4522-ME).
Palmyra town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	
Pittsfield town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	14 total; 0 since its plan	
Pleasant Ridge plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$10,613.06	0 total; 0 since its plan	
Ripley town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Seboomook Lake UT	Township	Expired on 2024-01-28	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Skowhegan town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$1,101,674.83	74 total; 0 since its plan	Includes \$6,277.05 for declarations not counted as hazard incidents (DR-4522-ME).
Smithfield town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$61,666.83	8 total; 0 since its plan	
Solon town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$1,224,700.46	11 total; 0 since its plan	
St. Albans town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$61,440.85	6 total; 0 since its plan	
Starks town	Town	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$24,913.72	5 total; 0 since its plan	
The Forks plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$32,672.05	9 total; 0 since its plan	
West Forks plantation	Plantation	Approved, expires 2029-11-17	FMA RL 0, SRL 0; any 0	\$22,697.61	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).

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.

- 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 2024-11-18 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$1,429					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$12,428,605,853	\$108,075,599	50,421	\$471	\$27,794	\$7,969,272	under 0.0001%				
Drought	n/a	\$67,740,897	n/a	n/a	\$850,140	n/a	1.25% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$21,193,535,590	n/a	50,477	\$371,867	n/a	\$58,773	0.00175%				
Hail	\$12,428,605,853	\$108,075,599	50,421	\$119,474	\$10,519	\$12,555	0.000961%				
Heat Wave	\$12,428,605,853	\$108,075,599	50,421	under \$1	\$7,760	\$58,523	under 0.0001%				
Hurricane	\$12,428,470,405	\$108,075,599	50,419	\$3,693,965	\$410,278	\$74,315	0.0297%				
Ice Storm	\$12,428,605,853	n/a	50,421	\$895,645	n/a	\$39,868	0.00721%				
Inland Flooding	\$12,371,099,899	\$16,215,525	2,015	\$9,323,009	\$29,103	\$86,427	n/a (see note)	\$0			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	\$287,312,273	n/a	1,018	\$6,679	n/a	\$3,568	0.00232%				
Lightning	\$12,428,605,853	n/a	50,421	\$34,510	n/a	\$917,776	0.000278%				
Strong Wind	\$12,428,605,853	\$108,075,599	50,421	\$4,546	\$479	\$492,609	under 0.0001%				
Tornado	\$12,428,605,853	\$108,075,599	50,421	\$19,436	\$250	\$143,565	0.000156%				

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 2024-11-18 <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
Wildfire	\$7,861,430,327	\$75,002,575	32,389	\$8,012	\$6	\$655	0.000102%				
Winter Weather	\$12,428,605,853	\$108,075,599	50,421	\$72,980	\$104	\$575,309	0.000587%				

Totals since 2024-11-18 (Storm Events through 2026-06-30): 3 county-coded records, 3 with a damage value recorded (including \$0), \$0; 44 zone-level records, 14 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	50,421
Building value (total, not at risk)	\$12,428,605,853
Agriculture value (total, not at risk)	\$108,075,599
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$15,887,029
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)	\$10,434,645
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	5	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county and state-level rows

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	0	0	5	0	5	0	2
of which: Anson town	0	0	2	0	2	0	1
of which: Fairfield town	0	0	1	0	1	0	1
of which: Norridgewock town	0	0	1	0	1	0	0
of which: Hartland town	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	3	0	3	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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>
Somerset County	231048	0	0	0	0	0	0	0
Anson town	230123	0	0	2	0	2	0	1
Athens town	230354	0	0	0	0	0	0	0
Bingham town	230124	0	0	0	0	0	0	0
Brighton plantation	230538	0	0	0	0	0	0	0
Cambridge town	230355	0	0	0	0	0	0	0
Canaan town	230356	0	0	0	0	0	0	0
Caratunk town	230539	0	0	0	0	0	0	0
Cornville town	230358	0	0	0	0	0	0	0
Dennistown plantation	230540	0	0	0	0	0	0	0
Detroit town	230357	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>
Embden town	230359	0	0	0	0	0	0	0
Fairfield town	230125	0	0	1	0	1	0	1
Harmony town	230360	0	0	0	0	0	0	0
Hartland town	230361	0	0	1	0	1	0	0
Highland plantation	230541	0	0	0	0	0	0	0
Jackman town	230362	0	0	0	0	0	0	0
Madison town	230126	0	0	0	0	0	0	0
Mercer town	230176	0	0	0	0	0	0	0
Moose River town	230363	0	0	0	0	0	0	0
Moscow town	230364	0	0	0	0	0	0	0
New Portland town	230365	0	0	0	0	0	0	0
Norridgewock town	230178	0	0	1	0	1	0	0
Palmyra town	230366	0	0	0	0	0	0	0
Pittsfield town	230127	0	0	0	0	0	0	0
Pleasant Ridge plantation	230367	0	0	0	0	0	0	0
Ripley town	230368	0	0	0	0	0	0	0
Seboomook Lake UT	230747	0	0	0	0	0	0	0
Skowhegan town	230128	0	0	0	0	0	0	0
Smithfield town	230370	0	0	0	0	0	0	0
Solon town	230371	0	0	0	0	0	0	0
St. Albans town	230369	0	0	0	0	0	0	0
Starks town	230372	0	0	0	0	0	0	0
The Forks plantation	230542	0	0	0	0	0	0	0
West Forks plantation	230543	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	0	0	5	0	5	0	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 5 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org