

Carroll County, NH

Risk-assessment baseline packet

County FIPS: 33003 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

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

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$22,562,337 a year), Hurricane (\$4,770,626) and Cold Wave (\$800,057).

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; 33003 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

No county-level plan row in FEMA data

What changed since your last plan

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

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

Plan status for every jurisdiction listed in this county: 17 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
Albany town	Town	Approved, expires 2029-06-24	Albany, NH Hazard Mitigation Plan Update 2024 (FEMA plan 109764)	2024-06-25	2029-06-24	998
Bartlett town	Town	Approved, expires 2031-04-21	Bartlett and Hart's Location, NH Multi-Jurisdictional Hazard Mitigation Plan Update 2026 (FEMA plan 111664)	2026-04-22	2031-04-21	1,664
Brookfield town	Town	Approved, expires 2029-07-17	Wakefield & Brookfield, NH Multi-Jurisdictional Hazard Mitigation Plan 2024 (FEMA plan 109370)	2024-07-18	2029-07-17	1,021
Conway town	Town	Approved, expires 2030-07-01	Conway, NH Hazard Mitigation Plan Update 2025 (FEMA plan 110865)	2025-07-02	2030-07-01	1,370
Eaton town	Town	Approved, expires 2029-03-14	Eaton Hazard Mitigation Plan Update 2023 (FEMA plan 109037)	2024-03-15	2029-03-14	896
Effingham town	Town	Approved, expires 2030-07-31	Town of Effingham, NH Hazard Mitigation Plan Update 2025 (FEMA plan 110962)	2025-08-01	2030-07-31	1,400
Freedom town	Town	Approved, expires 2027-05-31	Town of Freedom, NH Hazard Mitigation Plan Update 2022 (FEMA plan 108325)	2022-06-01	2027-05-31	243
Hart's Location town	Town	Approved, expires 2031-04-21	Bartlett and Hart's Location, NH Multi-Jurisdictional Hazard Mitigation Plan Update 2026 (FEMA plan 111664)	2026-04-22	2031-04-21	1,664
Jackson town	Town	Approved, expires 2030-05-18	Jackson, NH Hazard Mitigation Plan Update 2025 (FEMA plan 110633)	2025-05-19	2030-05-18	1,326
Madison town	Town	Approved, expires 2029-02-11	Madison Hazard Mitigation Plan Update 2023 (FEMA plan 109325)	2024-02-12	2029-02-11	865
Moultonborough town	Town	Approved, expires 2030-08-07	Town of Moultonborough, New Hampshire Hazard Mitigation Plan Update, 2025 2019 (FEMA plan 111005)	2025-08-08	2030-08-07	1,407
Ossipee town	Town	Approved, expires 2027-03-22	Town of Ossipee, NH Hazard Mitigation Plan Update 2022 (FEMA plan 108205)	2022-03-23	2027-03-22	173
Sandwich town	Town	Approved, expires 2030-05-18	Sandwich, NH Hazard Mitigation Plan Update 2025 (FEMA plan 110527)	2025-05-19	2030-05-18	1,326
Tamworth town	Town	Approved, expires 2030-06-24	Tamworth, NH Hazard Mitigation Plan Update 2025 (FEMA plan 110556)	2025-06-25	2030-06-24	1,363
Tuftonboro town	Town	Approved, expires 2027-07-18	Town of Tuftonboro, New Hampshire Hazard Mitigation Plan Update 2022 (FEMA plan 108414)	2022-07-19	2027-07-18	291
Wakefield town	Town	Approved, expires 2029-07-17	Wakefield & Brookfield, NH Multi-Jurisdictional Hazard Mitigation Plan 2024 (FEMA plan 109370)	2024-07-18	2029-07-17	1,021
Wolfeboro town	Town	Approved, expires 2030-08-18	Town of Wolfeboro, New Hampshire Hazard Mitigation Plan Update, 2025 (FEMA plan 111003)	2025-08-19	2030-08-18	1,418

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows

- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$22,442,475	\$64,639	\$55,222	\$22,562,337	130	
2	Hurricane	Relatively Moderate	Relatively Moderate	\$4,676,841	\$25,085	\$68,700	\$4,770,626	2	
3	Cold Wave	Relatively Low	Relatively Low	\$122	\$1,896	\$798,038	\$800,057	25	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).
4	Ice Storm	Relatively High	Relatively High	\$673,574	n/a	\$37,948	\$711,522	2	
5	Earthquake	Relatively Low	Relatively Low	\$516,079	n/a	\$43,837	\$559,916		Storm Events does not record earthquakes.
6	Lightning	Relatively Moderate	Relatively Moderate	\$39,967	n/a	\$426,559	\$466,526	23	
7	Winter Weather	Relatively High	Relatively High	\$117,306	\$10	\$305,965	\$423,281	237	
8	Tornado	Very Low	Very Low	\$61,558	\$34	\$165,214	\$226,806	3	
9	Strong Wind	Relatively Low	Relatively Low	\$49,017	\$52	\$170,241	\$219,310	213	Includes 18 High Wind and 27 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Heat Wave	Very Low	Very Low	under \$1	\$1,952	\$176,643	\$178,595	3	
11	Hail	Very Low	Very Low	\$4,151	\$934	\$33,945	\$39,030	84	
12	Wildfire	Very Low	Very Low	\$17,518	\$1	\$1,306	\$18,825	1	
13	Landslide	Relatively Low	Relatively Low	\$12,135	n/a	\$4,442	\$16,577	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
14	Avalanche	Relatively Low	Very Low	under \$1	n/a	\$3,635	\$3,635	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	19	

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 records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: coastal flooding, 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 9558.02 (Very Low, 62.6); tract 9553.01 (Very Low, 62.3); tract 9551.02 (Very Low, 62.2)
Earthquake	tract 9553.02 (Relatively Low, 62.9); tract 9558.02 (Relatively Low, 62.7); tract 9561.02 (Relatively Low, 61.8)
Hurricane	tract 9561.02 (Relatively Moderate, 89.7); tract 9561.01 (Relatively Moderate, 88.5); tract 9553.02 (Relatively Moderate, 88.3)
Landslide	tract 9551.01 (Relatively Moderate, 96.9); tract 9551.02 (Relatively Moderate, 96.0); tract 9556.02 (Relatively Low, 94.1)
Tornado	tract 9560 (Relatively Low, 36.1); tract 9561.01 (Relatively Low, 31.5); tract 9561.02 (Relatively Low, 31.1)
Wildfire	tract 9558.02 (Relatively Low, 71.9); tract 9556.02 (Relatively Low, 71.8); tract 9556.01 (Relatively Low, 71.2)

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 9558.02 is Census Tract 9558.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	24 records, 1998 to 2026 (24 zone-level)	1 day to 6 days (median 2 days); 21 with a recorded value	6 consecutive days, 2000-01-13 to 2000-01-18, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
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).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	19 records, 1999 to 2026 (19 zone-level)	26 days to 212 days (median 46 days); 8 with a recorded value	212 days (7 months), 2025-11-01 to 2026-05-31, a run of 7 consecutive Storm Events drought records, zone-level	Drought, 2020-10-01, \$100,000 property; \$500,000 crops, reported for the zone (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)	91 records, 1984 to 2025	0.75 in to 2.75 in (median 1 in); 91 with a recorded value	2.75 in hail, 1998-08-24		Event records naming jurisdictions in the plan: Conway town (11 records), Madison town (7 records), Jackson town (4 records), Sandwich town (3 records), Brookfield town (2 records), Effingham town (2 records), Tamworth town (2 records), Wolfeboro town (2 records), Freedom town (1 record), Ossipee town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 1998 to 2024 (3 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2024-06-19 to 2024-06-20, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 to 2020 (2 zone-level)		Strongest recorded: Tropical Storm record, 2020-08-04, \$50,000 property; crops not reported (2020 dollars), 1 direct death (reported for the zone); NWS zone NHZ004		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 1998 to 2008 (2 zone-level)		Ice Storm, 1998-01-07, \$5,450,000 property; crops not reported (1998 dollars); NWS zone NHZ004		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	130 records, 1996 to 2026 (26 zone-level)		Flash Flood, 2011-08-28, \$2,400,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Conway town (30 records), Madison town (10 records), Jackson town (6 records), Bartlett town (4 records), Tamworth town (4 records), Freedom town (2 records), Ossipee town (2 records), Sandwich town (2 records), Wolfeboro town (2 records), Tuftonboro town (1 record). Zone-level records (26) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	23 records, 1998 to 2020		Lightning, 2005-07-19, \$200,000 property; crops not reported (2005 dollars)		Event records naming jurisdictions in the plan: Conway town (4 records), Ossipee town (2 records), Wakefield town (2 records), Wolfeboro town (2 records), Effingham town (1 record), Madison town (1 record), Sandwich town (1 record), Tuftonboro town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	45 records, 1996 to 2021 (45 zone-level)	34 kt (39 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 18 with a recorded value	61 kt (70 mph) estimated gust, High Wind, 2017-10-30; NWS zone NHZ006	High Wind, 2012-10-29, \$100,000 property; \$0 crops, reported for the zone (2012 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	195 records, 1970 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 168 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2026-06-18, 1 direct injury	Thunderstorm Wind, 1994-07-26, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Tamworth town (13 records), Conway town (12 records), Ossipee town (11 records), Sandwich town (8 records), Tuftonboro town (8 records), Madison town (7 records), Wakefield town (7 records), Brookfield town (6 records), Effingham town (5 records), Bartlett town (4 records); and 3 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	10 records, 1963 to 2020	F/EF0 to F/EF2 (median F/EF1); 9 with a recorded value	EF2 tornado, 2008-07-24, 19.99 mi within this county, 880 yd wide, \$347,000 property; crops not reported (2008 dollars)	Tornado, 1986-08-07, \$2,500,000 property; crops not recorded (1986 dollars)	Event records naming jurisdictions in the plan: Effingham town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	1 record, 2022 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	237 records, 1996 to 2026 (237 zone-level)		No damage reported in 237 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 35 declarations covering 28 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-07-10	2024-04-03	DR-4799-NH	Major disaster	Severe Winter Storm and Flooding	Winter Weather (primary); also designated: Inland Flooding	\$585,713.22	within last 5 years	
2024-02-27	2023-12-17	DR-4761-NH	Major disaster	Severe Storm and Flooding	Inland Flooding	\$677,864.34	within last 5 years	
2023-09-14	2023-07-09	DR-4740-NH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,076,604.37	within last 5 years	
2023-03-15	2022-12-22	DR-4693-NH	Major disaster	Severe Storm and Flooding	Inland Flooding	\$1,218,072.40	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated,	nominal dollars		
2020-04-03	2020-01-20	DR-4516-NH	Major disaster	COVID-19 Pandemic	Non-natural, not counted		\$5,669,387.62		
2020-03-13	2020-01-20	EM-3445-NH	Emergency	COVID-19	Non-natural, not counted		no Public Assistance recorded		same incident as DR-4516
2018-06-08	2018-03-13	DR-4371-NH	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather		\$99,362.77		
2018-01-02	2017-10-29	DR-4355-NH	Major disaster	Severe Storm and Flooding	Inland Flooding		\$290,590.22		
2017-06-01	2017-03-14	DR-4316-NH	Major disaster	Severe Winter Storm	Winter Weather		\$97,728.49		
2013-03-19	2013-02-08	DR-4105-NH	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather		\$111,808.75		
2012-11-28	2012-10-26	DR-4095-NH	Major disaster	Hurricane Sandy	Hurricane		\$14,017.98		
2012-10-30	2012-10-26	EM-3360-NH	Emergency	Hurricane Sandy	Hurricane		no Public Assistance recorded		same incident as DR-4095
2011-11-01	2011-10-29	EM-3344-NH	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted		no Public Assistance recorded		
2011-09-03	2011-08-26	DR-4026-NH	Major disaster	Tropical Storm Irene	Hurricane		\$2,124,387.02		
2011-08-27	2011-08-26	EM-3333-NH	Emergency	Hurricane Irene	Hurricane		no Public Assistance recorded		same incident as DR-4026
2009-01-02	2008-12-11	DR-1812-NH	Major disaster	Severe Winter Storm	Ice Storm		\$5,570.68		
2008-12-13	2008-12-11	EM-3297-NH	Emergency	Severe Winter Storm	Winter Weather		no Public Assistance recorded		same incident as DR-1812
2008-09-05	2008-07-24	DR-1787-NH	Major disaster	Severe Storms and Flooding	Inland Flooding		\$97,433.72		
2008-08-11	2008-07-24	DR-1782-NH	Major disaster	Severe Storms, Tornado, and Flooding	Inland Flooding; Tornado		\$227,307.25		
2007-04-27	2007-04-15	DR-1695-NH	Major disaster	Severe Storms and Flooding	Inland Flooding		\$2,355,689.74		
2006-05-25	2006-05-12	DR-1643-NH	Major disaster	Severe Storms and Flooding	Inland Flooding		\$129,513.21		
2005-09-19	2005-08-29	EM-3258-NH	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted		no Public Assistance recorded		
2005-04-28	2005-03-11	EM-3211-NH	Emergency	Record Snow	Winter Weather		\$69,772.63		
2005-03-30	2005-02-10	EM-3208-NH	Emergency	Record Snow	Winter Weather		\$73,551.85		
2005-03-30	2005-01-22	EM-3207-NH	Emergency	Record and/or Near Record Snow	Winter Weather		\$43,188.59		
2004-01-15	2003-12-06	EM-3193-NH	Emergency	Snow	Winter Weather		\$50,857.27		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1998-07-02	1998-06-12	DR-1231-NH	Major disaster	Severe Storms and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1998-01-15	1998-01-07	DR-1199-NH	Major disaster	Severe Ice Storm, Rains and High Winds	Ice Storm; Strong Wind	no Public Assistance recorded		
1996-01-03	1995-10-20	DR-1077-NH	Major disaster	Excessive Rainfall, High Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3101-NH	Emergency	Blizzards, High Winds & Record Snowfall	Winter Weather	no Public Assistance recorded		
1991-09-09	1991-08-18	DR-917-NH	Major disaster	Hurricane Bob & Severe Storms	Hurricane	no Public Assistance recorded		
1990-08-29	1990-08-07	DR-876-NH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1987-04-16	1987-03-30	DR-789-NH	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county		
1974-01-21	1974-01-21	DR-411-NH	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		
1973-07-11	1973-07-11	DR-399-NH	Major disaster	Severe Storms & 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
1953-07-02	1953-07-02	DR-11-NH	Major disaster	Forest Fire	Wildfire

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.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	25			3	0		1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	19			8	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

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
Hail	91			12	0		1955 to 2026-06-30	
Heat Wave	3			1	0		1996 to 2026-06-30	
Hurricane	2			0	3		1996 to 2026-06-30	
Ice Storm	2			0	2		1996 to 2026-06-30	
Inland Flooding	130			45	15		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	23			0	0		1996 to 2026-06-30	
Strong Wind	240			24	2		1955 to 2026-06-30	Includes 18 High Wind and 27 Strong Wind records.
Tornado	10			0	1		1950 to 2026-06-30	
Wildfire	1			1	0		1996 to 2026-06-30	
Winter Weather	237			28	11		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-06-18	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$100,000 property; \$0 crops (2026 dollars)	0, 1	MIRROR LAKE	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2024-06-19	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone NHZ006 (SOUTHERN CARROLL), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2020-08-04	Tropical Storm		\$50,000 property; crops not reported, reported for the zone (2020 dollars)	1, 0	NWS zone NHZ004 (NORTHERN CARROLL), zone-level		deaths or injuries recorded
2017-10-30	High Wind	61 kt (70 mph) estimated gust	\$0 property; crops not reported, reported for the zone (2017 dollars)	0, 0	NWS zone NHZ006 (SOUTHERN CARROLL), zone-level		B1-c worst recorded: High Wind and Strong Wind
2014-07-02	Lightning		\$0 property; \$0 crops (2014 dollars)	0, 2	EAST MADISON		deaths or injuries recorded
2011-08-28	Flash Flood		\$2,400,000 property; \$0 crops (2011 dollars)	0, 0	BARTLETT to GLEN		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-07-24	Tornado	EF2, 19.99 mi within this county, 880 yd wide	\$347,000 property; crops not reported (2008 dollars)	0, 0	SOUTH WOLFEBORO to EFFINGHAM FALLS		B1-c worst recorded: Tornado
2005-07-19	Lightning		\$200,000 property; crops not reported (2005 dollars)	0, 0	SANDWICH		B1-c worst recorded: Lightning
2000-01-13	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone NHZ004 (NORTHERN CARROLL), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-12-11	Strong Wind	speed not recorded	damage not reported	0, 2	NWS zone NHZ004 (NORTHERN CARROLL), zone-level		deaths or injuries recorded
1998-08-24	Hail	2.75 in	damage not reported	0, 0	TAMWORTH to FREEDOM		B1-c worst recorded: Hail
1998-01-07	Ice Storm		\$5,450,000 property; crops not reported, reported for the zone (1998 dollars)	0, 0	NWS zone NHZ004 (NORTHERN CARROLL), zone-level		B1-c worst recorded: Ice Storm

The full list is in the Excel file, sheet "B1-d Storm Events history" (783 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

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.
Cold Wave	2.73	event-days per year	about 2.73 days per year	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	51.3	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.186	event-days per year	about 0.186 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	70	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00174	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.174%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.65	events per year	about 1.65 per year	Highly likely	FEMA annualized frequency (modeled)	63.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.92	event-days per year	about 1.92 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	34.3	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0849	events per year	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	32	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.29	event-days per year	about 1.29 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	89	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.64	event-days per year	about 2.64 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	74	1996 to 2023 (28 years)	see B1-f	
Landslide	1.33	events per year (modeled)	about 1.33 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

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
Lightning	19.1	days per year with a strike	about 19.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.59	events per year	about 0.59 per year	Likely	FEMA annualized frequency (modeled)	23	1986 to 2023 (38 years)	countywide	
Tornado	0.106	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000174	annual probability at a location	chance a given location in the county burns in a year: 0.00174%	Possible (from Storm Events: 1 of 30 years)	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	22.2	event-days per year	about 22.2 days per year	Highly likely (from Storm Events: 30 of 30 years)	event-days in 30 of 30 years, 1996 to 2025 (100%)	421	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	47	30	1.57
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	157	30	5.23
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	2	30	0.0667
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	15 of 19	55.7	60.2	62.6	Very Low 15, Not Applicable 4
Cold Wave	19 of 19	29.7	44.3	60.5	Relatively Moderate 7, Relatively Low 12
Drought	0 of 19				No Rating 19
Earthquake	19 of 19	31.2	49.4	62.9	Relatively Low 17, Very Low 2
Hail	19 of 19	22.2	29.8	42.1	Relatively Low 1, Very Low 18
Heat Wave	19 of 19	6.7	11.5	33.2	Relatively Low 2, Very Low 17
Hurricane	19 of 19	77.3	85.1	89.7	Relatively Moderate 18, Relatively Low 1
Ice Storm	19 of 19	70.0	91.3	95.9	Relatively High 10, Relatively Moderate 9
Inland Flooding	19 of 19	39.4	78.7	96.5	Very High 1, Relatively High 8, Relatively Moderate 9, Relatively Low 1
Landslide	19 of 19	68.3	87.5	96.9	Relatively Moderate 2, Relatively Low 12, Very Low 5
Lightning	19 of 19	54.3	72.7	93.1	Relatively High 5, Relatively Moderate 14

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	19 of 19	23.3	40.4	60.5	Relatively Moderate 1, Relatively Low 18
Tornado	19 of 19	14.0	24.1	36.1	Relatively Low 3, Very Low 16
Wildfire	19 of 19	57.0	67.2	71.9	Relatively Low 6, Very Low 13
Winter Weather	19 of 19	82.5	93.9	97.6	Very High 2, Relatively High 17

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, 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.

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
Albany town	Town	Approved, expires 2029-06-24	FMA RL 0, SRL 0; any 0	\$10,817.27	0 total; 0 since its plan	
Bartlett town	Town	Approved, expires 2031-04-21	FMA RL 0, SRL 0; any 6	\$2,246,361.61	8 total; 0 since its plan	
Brookfield town	Town	Approved, expires 2029-07-17	FMA RL 0, SRL 0; any 0	\$9,929.31	8 total; 1 since its plan	
Conway town	Town	Approved, expires 2030-07-01	FMA RL 2, SRL 1; any 5	\$214,291.84	57 total; 3 since its plan	Includes \$9,824.37 for declarations not counted as hazard incidents (DR-4516-NH).
Eaton town	Town	Approved, expires 2029-03-14	FMA RL 0, SRL 0; any 0	\$270,972.99	0 total; 0 since its plan	
Effingham town	Town	Approved, expires 2030-07-31	FMA RL 0, SRL 0; any 0	\$311,262.94	9 total; 0 since its plan	
Freedom town	Town	Approved, expires 2027-05-31	FMA RL 0, SRL 0; any 1	\$872,620.12	6 total; 2 since its plan	
Hart's Location town	Town	Approved, expires 2031-04-21	FMA RL 0, SRL 0; any 0	\$224,829.22	0 total; 0 since its plan	
Jackson town	Town	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$204,933.20	13 total; 1 since its plan	
Madison town	Town	Approved, expires 2029-02-11	FMA RL 0, SRL 0; any 0	\$4,411.49	25 total; 9 since its plan	
Moultonborough town	Town	Approved, expires 2030-08-07	FMA RL 0, SRL 0; any 0	\$241,793.14	0 total; 0 since its plan	
Ossipee town	Town	Approved, expires 2027-03-22	FMA RL 0, SRL 1; any 9	\$1,813,720.67	16 total; 2 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>	
Sandwich town	Town	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$319,645.28	14 total; 0 since its plan	
Tamworth town	Town	Approved, expires 2030-06-24	FMA RL 0, SRL 0; any 1	\$311,196.21	19 total; 1 since its plan	
Tuftonboro town	Town	Approved, expires 2027-07-18	FMA RL 0, SRL 0; any 0	\$220,044.62	10 total; 2 since its plan	
Wakefield town	Town	Approved, expires 2029-07-17	FMA RL 0, SRL 0; any 0	\$229,098.59	9 total; 0 since its plan	Includes \$15,942.73 for declarations not counted as hazard incidents (DR-4516-NH).
Wolfeboro town	Town	Approved, expires 2030-08-18	FMA RL 0, SRL 0; any 1	\$1,564,382.95	7 total; 0 since its plan	Includes \$20,199.11 for declarations not counted as hazard incidents (DR-4516-NH).

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

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

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

Local data needed

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

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since plan	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year; not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche	\$875,405	n/a	1	under \$1	n/a	\$3,635	under 0.0001%				
Cold Wave	\$17,180,486,303	\$7,137,500	50,016	\$122	\$1,896	\$798,038	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Earthquake	\$29,064,684,865	n/a	50,107	\$516,079	n/a	\$43,837	0.00178%				
Hail	\$17,180,486,303	\$7,137,500	50,016	\$4,151	\$934	\$33,945	under 0.0001%				
Heat Wave	\$17,180,486,303	\$7,137,500	50,016	under \$1	\$1,952	\$176,643	under 0.0001%				
Hurricane	\$17,180,486,303	\$7,137,500	50,016	\$4,676,841	\$25,085	\$68,700	0.0272%				
Ice Storm	\$17,180,486,303	n/a	50,016	\$673,574	n/a	\$37,948	0.00392%				
Inland Flooding	\$17,067,381,067	\$4,804,992	2,243	\$22,442,475	\$64,639	\$55,222	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$837,196,430	n/a	2,284	\$12,135	n/a	\$4,442	0.00145%				
Lightning	\$17,180,486,303	n/a	50,016	\$39,967	n/a	\$426,559	0.000233%				
Strong Wind	\$17,180,486,303	\$7,137,500	50,016	\$49,017	\$52	\$170,241	0.000285%				
Tornado	\$17,180,486,303	\$7,137,500	50,016	\$61,558	\$34	\$165,214	0.000358%				
Wildfire	\$12,211,568,486	\$4,309,506	37,900	\$17,518	\$1	\$1,306	0.000143%				
Winter Weather	\$17,180,486,303	\$7,137,500	50,016	\$117,306	\$10	\$305,965	0.000683%				

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

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

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

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

County context

Source: 5

Measure	Value
Population	50,016
Building value (total, not at risk)	\$17,180,486,303
Agriculture value (total, not at risk)	\$7,137,500
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,705,347
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$2,291,697
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	21	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	2	2	21	1	23	0	4
of which: Bartlett town	0	0	6	0	6	0	3
of which: Conway town	2	1	3	0	5	0	1
of which: Freedom town	0	0	1	0	1	0	0
of which: Ossipee town	0	1	9	1	9	0	0
of which: Tamworth town	0	0	1	0	1	0	0
of which: Wolfeboro town	0	0	1	0	1	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Albany town	330174	0	0	0	0	0	0	0
Bartlett town	330010	0	0	6	0	6	0	3
Brookfield town	330179	0	0	0	0	0	0	0
Conway town	330011	2	1	3	0	5	0	1
Eaton town	330204	0	0	0	0	0	0	0
Effingham town	330012	0	0	0	0	0	0	0
Freedom town	330013	0	0	1	0	1	0	0
Hart's Location town	330213	0	0	0	0	0	0	0
Jackson town	330014	0	0	0	0	0	0	0
Madison town	330220	0	0	0	0	0	0	0
Moultonborough town	330015	0	0	0	0	0	0	0
Ossipee town	330016	0	1	9	1	9	0	0
Sandwich town	330017	0	0	0	0	0	0	0
Tamworth town	330018	0	0	1	0	1	0	0
Tuftonboro town	330234	0	0	0	0	0	0	0
Wakefield town	330019	0	0	0	0	0	0	0
Wolfeboro town	330239	0	0	1	0	1	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	2	2	15	1	17	0	4
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	6	0	6	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 20 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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Carroll County, NH: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 33003). Automated baseline. <https://hazardplain.org/nh/33003/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.