

Lower Connecticut River Valley Planning Region, CT

Risk-assessment baseline packet

Planning region FIPS: 09130 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 (\$48,534,866 a year), Hurricane (\$6,572,098) and Coastal Flooding (\$2,560,876).

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; 09130 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan, page 2
4. B1-a: hazard identification, page 4
5. B1-b: hazard location, page 6
6. B1-c: hazard extent, page 6
7. B1-d: previous occurrences, page 9
8. B1-e: probability of future events, page 15
9. B1-f: hazards that vary across jurisdictions, page 18
10. B2-a and B2-b: vulnerability and potential impacts, page 20
11. B2-a: vulnerability (county context), page 22
12. B2-c: repetitive loss properties, page 22
13. Sources, what the plan adds, disclaimer and citation, page 24

Plan clock

No county-level plan row in FEMA data

What changed since your last plan

Not available. Connecticut planning regions have no county-level plan in FEMA data; see each town's plan dates in the region.

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

Plan status for every jurisdiction listed in this planning region: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this planning region" 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 planning region

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Fenwick borough	Borough	Approved, expires 2031-01-25	Town of Old Saybrook and Borough of Fenwick Natural Hazard Mitigation Plan (FEMA plan 110205)	2026-01-26	2031-01-25	1,578		
Middletown city	City	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Chester town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Clinton town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Cromwell town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Deep River town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Durham town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
East Haddam town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
East Hampton town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Essex town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Haddam town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Killingworth town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Lyme town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Middlefield town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Old Lyme town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Old Saybrook town	Town	Approved, expires 2031-01-25	Town of Old Saybrook and Borough of Fenwick Natural Hazard Mitigation Plan (FEMA plan 110205)	2026-01-26	2031-01-25	1,578		
Portland town	Town	Expired on 2026-09-07	2021 Lower Connecticut River Valley Hazard Mitigation Plan Update (FEMA plan 107275)	2021-09-08	2026-09-07	-23	FEMA tracker shows a plan awaiting revisions	
Westbrook town	Town	Expired on 2025-08-11	Town of Westbrook Natural Hazard Mitigation Plan Update (FEMA plan 106332)	2020-08-12	2025-08-11	-415	FEMA tracker shows a plan awaiting revisions	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Southeastern Connecticut Council of Governments	Other	Approved, expires 2028-09-26	Southeastern Connecticut Council of Governments Multi-Jurisdictional Hazard Mitigation Plan Update (FEMA plan 109036)	2023-09-27	2028-09-26	727		this jurisdiction approved 2025-06-11
Three Rivers Community	College/University	Expired on 2022-06-01	Connecticut State Colleges and Universities (FEMA plan 102570)	2017-06-02	2022-06-01	-1,582		

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	\$48,467,034	\$51	\$67,782	\$48,534,866	160	
2	Hurricane	Relatively Moderate	Relatively Moderate	\$5,756,412	\$649,735	\$165,952	\$6,572,098	5	
3	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$2,527,936	n/a	\$32,939	\$2,560,876	10	
4	Earthquake	Relatively Low	Relatively Low	\$1,165,606	n/a	\$214,216	\$1,379,822		Storm Events does not record earthquakes.
5	Tornado	Relatively Low	Relatively Low	\$961,774	\$1,315	\$227,917	\$1,191,006	6	
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$169,646	\$871	\$568,624	\$739,141	293	Includes 53 High Wind and 25 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Cold Wave	Relatively Low	Relatively Low	\$382	\$7,044	\$517,897	\$525,324	4	

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
8	Lightning	Relatively Moderate	Relatively Moderate	\$24,548	n/a	\$370,042	\$394,590	34	
9	Heat Wave	Relatively Low	Relatively Low	\$1	\$9,407	\$301,503	\$310,911	10	
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$202,440	n/a	\$106,616	\$309,056	4	
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$22,123	\$32	\$108,888	\$131,043	131	
12	Drought	Relatively Low	Relatively Low	n/a	\$51,228	n/a	\$51,228	3	
13	Hail	Very Low	Very Low	\$8,865	\$11,692	\$22,952	\$43,509	80	
14	Wildfire	Very Low	Very Low	\$32,591	\$15	\$6,552	\$39,157	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Relatively Low	Very Low	\$6,653	n/a	\$2,314	\$8,967	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire, landslide and tsunami 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: avalanche 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.

Coastal Flooding and 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>
Earthquake	tract 6702 (Relatively Low, 65.1); tract 5416 (Relatively Low, 64.5); tract 5703 (Relatively Low, 62.8)
Hurricane	tract 6802 (Relatively Moderate, 85.5); tract 5851 (Relatively Moderate, 85.0); tract 6702 (Relatively Moderate, 84.7)
Landslide	tract 5901.01 (Relatively Low, 92.7); tract 6501 (Relatively Low, 92.1); tract 5951.01 (Relatively Low, 91.4)
Tornado	tract 5703 (Relatively Low, 42.8); tract 6702 (Relatively Low, 42.2); tract 6802 (Relatively Low, 42.0)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 6401 (Relatively Low, 78.2); tract 5951.01 (Relatively Low, 77.4); tract 5901.02 (Relatively Low, 75.3)

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 6702 is Census Tract 6702). 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
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	10 records, 1996 to 2024 (10 zone-level)		No damage reported in 10 records.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4 records, 2000 to 2023 (4 zone-level)	1 day to 2 days (median 1.5 days); 4 with a recorded value	2 consecutive days, 2004-01-15 to 2004-01-16, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	3 records, 2002 (3 zone-level)	76 days; 1 with a recorded value	76 days (about 2.5 months), 2002-04-01 to 2002-06-15, a run of 3 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	103 records, 1960 to 2024	0.75 in to 2.75 in (median 1 in); 103 with a recorded value	2.75 in hail, 1995-06-20; same size also recorded on 1969-05-29	Hail, 2008-07-02, \$500 property; crops not reported (2008 dollars)	Event records naming jurisdictions in the plan: Middletown city (7 records), Lyme town (5 records), East Hampton town (3 records), Chester town (2 records), Cromwell town (2 records), Killingworth town (2 records), Clinton town (1 record), Durham town (1 record), East Haddam town (1 record), Essex town (1 record); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 1999 to 2019 (10 zone-level)	1 day to 3 days (median 3 days); 7 with a recorded value	3 consecutive days, 2006-08-01 to 2006-08-03, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5 records, 2008 to 2021 (5 zone-level)		Strongest recorded: Tropical Storm record, 2020-08-04, \$1,500,000 property; \$0 crops (2020 dollars); NWS zone CTZ012		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)	4 records, 1998 to 2025 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	160 records, 1996 to 2024 (9 zone-level)		Flood, 2010-03-30, \$4,000,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Middletown city (7 records), Portland town (2 records), Chester town (1 record), Clinton town (1 record), Durham town (1 record). Zone-level records (9) 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)	34 records, 1997 to 2025		Lightning, 2000-05-10, damage not reported, 1 direct death	Lightning, 2011-08-01, \$50,000 property; crops not reported (2011 dollars)	Event records naming jurisdictions in the plan: Middletown city (5 records), Clinton town (1 record), Cromwell town (1 record), Durham town (1 record), East Haddam town (1 record), East Hampton town (1 record), Essex town (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	78 records, 1996 to 2026 (77 zone-level)	28 kt (32 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 68 with a recorded value	74 kt (85 mph) estimated gust, High Wind, 2012-10-29; NWS zone CTZ011	High Wind, 2012-10-29, \$1,000,000 property; \$0 crops (zone total, 2012 dollars)	No event record names a jurisdiction in the plan. Zone-level records (77) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	249 records, 1963 to 2026	50 kt (58 mph) to 96 kt (110 mph) (median 52 kt (60 mph)); 216 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2010-07-21	Thunderstorm Wind, 2008-07-02, \$100,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Middletown city (14 records), East Hampton town (13 records), Durham town (10 records), Killingworth town (7 records), Deep River town (6 records), Haddam town (6 records), Chester town (5 records), Portland town (5 records), Cromwell town (3 records), Essex town (2 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	12 records, 1950 to 2021	F/EF0 to F/EF3 (median F/EF1); 12 with a recorded value	F3 tornado, 1951-08-21, 33 yd wide, \$250,000 property; crops not recorded (1951 dollars), 8 direct injuries		Event records naming jurisdictions in the plan: Chester town (1 record), Killingworth town (1 record), Lyme 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).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	131 records, 1996 to 2026 (131 zone-level)		No damage reported in 131 records.		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 debris flow, lightning and tsunami.

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: 58 declarations covering 24 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Connecticut planning regions have no county-level plan in FEMA data; see each town's plan dates in the region.

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
2024-01-13	2024-01-10	EM-3604-CT	Emergency	Severe Storms, Flooding, and a Potential Dam Breach	Inland Flooding		within last 5 years	former New London County total, not this region: no Public Assistance recorded
2021-10-30	2021-09-01	DR-4629-CT	Major disaster	Remnants of Hurricane Ida	Hurricane		within last 5 years	former New London County total, not this region: no Public Assistance recorded
2021-10-30	2021-09-01	DR-4629-CT	Major disaster	Remnants of Hurricane Ida	Hurricane		within last 5 years	former Middlesex County total, not this region: \$169,383.88
2021-08-22	2021-08-21	EM-3564-CT	Emergency	Hurricane Henri	Hurricane			former New London County total, not this region: \$5,339.02
2021-08-22	2021-08-21	EM-3564-CT	Emergency	Hurricane Henri	Hurricane			former Middlesex County total, not this region: \$44,369.78
2021-01-12	2020-08-04	DR-4580-CT	Major disaster	Tropical Storm Isaias	Hurricane			former New London County total, not this region: \$1,074,018.28
2021-01-12	2020-08-04	DR-4580-CT	Major disaster	Tropical Storm Isaias	Hurricane			former Middlesex County total, not this region: \$2,105,767.84
2020-08-06	2020-08-04	EM-3535-CT	Emergency	Tropical Storm Isaias	Hurricane			same incident as DR-4580; former New London County total, not this region: no Public Assistance recorded
2020-08-06	2020-08-04	EM-3535-CT	Emergency	Tropical Storm Isaias	Hurricane			same incident as DR-4580; former Middlesex County total, not this region: no Public Assistance recorded
2020-03-28	2020-01-20	DR-4500-CT	Major disaster	COVID-19 Pandemic	Non-natural, not counted			former New London County total, not this region: \$27,151,096.56
2020-03-28	2020-01-20	DR-4500-CT	Major disaster	COVID-19 Pandemic	Non-natural, not counted			former Middlesex County total, not this region: \$27,062,570.04
2020-03-13	2020-01-20	EM-3439-CT	Emergency	COVID-19	Non-natural, not counted			same incident as DR-4500; former New London County total, not this region: no Public Assistance recorded
2020-03-13	2020-01-20	EM-3439-CT	Emergency	COVID-19	Non-natural, not counted			same incident as DR-4500; former Middlesex County total, not this region: no Public Assistance recorded

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2018-12-05	2018-09-25	DR-4410-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former New London County total, not this region: \$491,639.85
2018-12-05	2018-09-25	DR-4410-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former Middlesex County total, not this region: \$2,692,933.76
2015-04-08	2015-01-26	DR-4213-CT	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather			former New London County total, not this region: \$1,856,741.77
2013-03-21	2013-02-08	DR-4106-CT	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather			former New London County total, not this region: \$1,798,115.14
2013-03-21	2013-02-08	DR-4106-CT	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather			former Middlesex County total, not this region: \$1,345,626.75
2013-02-10	2013-02-08	EM-3361-CT	Emergency	Severe Winter Storm	Winter Weather			same incident as DR-4106; former New London County total, not this region: no Public Assistance recorded
2013-02-10	2013-02-08	EM-3361-CT	Emergency	Severe Winter Storm	Winter Weather			same incident as DR-4106; former Middlesex County total, not this region: no Public Assistance recorded
2012-10-30	2012-10-27	DR-4087-CT	Major disaster	Hurricane Sandy	Hurricane			former New London County total, not this region: \$5,508,478.74
2012-10-30	2012-10-27	DR-4087-CT	Major disaster	Hurricane Sandy	Hurricane			former Middlesex County total, not this region: \$4,192,354.05
2012-10-28	2012-10-27	EM-3353-CT	Emergency	Hurricane Sandy	Hurricane			same incident as DR-4087; former New London County total, not this region: no Public Assistance recorded
2012-10-28	2012-10-27	EM-3353-CT	Emergency	Hurricane Sandy	Hurricane			same incident as DR-4087; former Middlesex County total, not this region: no Public Assistance recorded
2011-11-17	2011-10-29	DR-4046-CT	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted			former Middlesex County total, not this region: \$1,835,485.88
2011-10-31	2011-10-29	EM-3342-CT	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted			same incident as DR-4046; former New London County total, not this region: \$26,307.80
2011-10-31	2011-10-29	EM-3342-CT	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted			same incident as DR-4046; former Middlesex County total, not this region: no Public Assistance recorded
2011-09-02	2011-08-27	DR-4023-CT	Major disaster	Tropical Storm Irene	Hurricane			former New London County total, not this region: \$5,387,536.15
2011-09-02	2011-08-27	DR-4023-CT	Major disaster	Tropical Storm Irene	Hurricane			former Middlesex County total, not this region: \$3,186,348.94
2011-08-27	2011-08-26	EM-3331-CT	Emergency	Hurricane Irene	Hurricane			same incident as DR-4023; former New London County total, not this region: no Public Assistance recorded

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance federal share obligated, nominal dollars	Flags	Notes
2011-08-27	2011-08-26	EM-3331-CT	Emergency	Hurricane Irene	Hurricane			same incident as DR-4023; former Middlesex County total, not this region: no Public Assistance recorded
2011-03-03	2011-01-11	DR-1958-CT	Major disaster	Snowstorm	Winter Weather			former New London County total, not this region: \$1,002,297.46
2010-04-23	2010-03-12	DR-1904-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former New London County total, not this region: \$5,063,960.60
2010-04-23	2010-03-12	DR-1904-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former Middlesex County total, not this region: \$318,460.04
2007-05-11	2007-04-15	DR-1700-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former New London County total, not this region: no Public Assistance recorded
2007-05-11	2007-04-15	DR-1700-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former Middlesex County total, not this region: no Public Assistance recorded
2005-12-16	2005-10-14	DR-1619-CT	Major disaster	Severe Storms and Flooding	Inland Flooding			former New London County total, not this region: \$435,040.46
2005-09-13	2005-08-29	EM-3246-CT	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted			former New London County total, not this region: no Public Assistance recorded
2005-09-13	2005-08-29	EM-3246-CT	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted			former Middlesex County total, not this region: no Public Assistance recorded
2005-02-17	2005-01-22	EM-3200-CT	Emergency	Record Snow	Winter Weather			former New London County total, not this region: \$784,972.33
2005-02-17	2005-01-22	EM-3200-CT	Emergency	Record Snow	Winter Weather			former Middlesex County total, not this region: \$570,381.02
2004-01-15	2003-12-05	EM-3192-CT	Emergency	Snow	Winter Weather			former New London County total, not this region: \$600,136.75
2003-03-11	2003-02-17	EM-3176-CT	Emergency	Snow	Winter Weather			former New London County total, not this region: \$440,704.05
2003-03-11	2003-02-17	EM-3176-CT	Emergency	Snow	Winter Weather			former Middlesex County total, not this region: \$366,775.14
1996-01-24	1996-01-07	DR-1092-CT	Major disaster	Blizzard 0F 96	Winter Weather			former New London County total, not this region: no Public Assistance recorded
1996-01-24	1996-01-07	DR-1092-CT	Major disaster	Blizzard 0F 96	Winter Weather			former Middlesex County total, not this region: no Public Assistance recorded
1993-03-16	1993-03-13	EM-3098-CT	Emergency	Severe Winds & Blizzard, Record Snowfall	Winter Weather			former New London County total, not this region: no Public Assistance recorded
1993-03-16	1993-03-13	EM-3098-CT	Emergency	Severe Winds & Blizzard, Record Snowfall	Winter Weather			former Middlesex County total, not this region: no Public Assistance recorded
1992-12-17	1992-12-10	DR-972-CT	Major disaster	Winter Storm & Coastal Flooding	Coastal Flooding			former Middlesex County total, not this region: no Public Assistance recorded
1991-08-30	1991-08-19	DR-916-CT	Major disaster	Hurricane Bob	Hurricane			former New London County total, not this region: no Public Assistance recorded

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>		Flags	Notes
1991-08-30	1991-08-19	DR-916-CT	Major disaster	Hurricane Bob	Hurricane				former Middlesex County total, not this region: no Public Assistance recorded
1985-10-11	1985-09-27	DR-747-CT	Major disaster	Hurricane Gloria	Hurricane				former New London County total, not this region: no Public Assistance recorded
1985-10-11	1985-09-27	DR-747-CT	Major disaster	Hurricane Gloria	Hurricane				former Middlesex County total, not this region: no Public Assistance recorded
1984-06-18	1984-05-27	DR-711-CT	Major disaster	Severe Storms & Flooding	Inland Flooding				former Middlesex County total, not this region: no Public Assistance recorded
1982-06-14	1982-06-14	DR-661-CT	Major disaster	Severe Storms & Flooding	Inland Flooding				former New London County total, not this region: no Public Assistance recorded
1982-06-14	1982-06-14	DR-661-CT	Major disaster	Severe Storms & Flooding	Inland Flooding				former Middlesex County total, not this region: no Public Assistance recorded
1978-02-07	1978-02-07	EM-3060-CT	Emergency	Blizzard & Snowstorms	Winter Weather				former New London County total, not this region: no Public Assistance recorded
1978-02-07	1978-02-07	EM-3060-CT	Emergency	Blizzard & Snowstorms	Winter Weather				former Middlesex County total, not this region: no Public Assistance recorded

Old-county PA is never summed into a region total.

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1955-08-20	1955-08-20	DR-42-CT	Major disaster	Hurricane, Torrential Rain & Floods	Hurricane (primary); also designated: Inland Flooding
1954-09-17	1954-09-17	DR-25-CT	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.

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
Coastal Flooding	10			2	1		1996 to 2026-06-30	
Cold Wave	4			1	0		1996 to 2026-06-30	
Drought	3			0	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
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	103			5	0		1955 to 2026-06-30	
Heat Wave	10			0	0		1996 to 2026-06-30	
Hurricane	5			0	7		1996 to 2026-06-30	
Ice Storm	4			1	0		1996 to 2026-06-30	
Inland Flooding	160			10	7		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	34			4	0		1996 to 2026-06-30	
Strong Wind	327			52	0		1955 to 2026-06-30	Includes 53 High Wind and 25 Strong Wind records.
Tornado	12			1	0		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	131			24	9		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2020-08-04	Tropical Storm		\$1,500,000 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone CTZ012 (SOUTHERN NEW LONDON), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-01-19	Winter Storm		\$0 property; \$0 crops (zone total, 2019 dollars)	1, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level	deaths or injuries recorded
2017-09-06	Thunderstorm Wind	56 kt (64 mph) estimated gust	\$15,000 property; crops not reported (2017 dollars)	1, 1	RIDGEWOOD (former New London County record)	deaths or injuries recorded
2012-10-29	High Wind	74 kt (85 mph) estimated gust	\$200,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone CTZ011 (SOUTHERN MIDDLESEX), zone-level	B1-c worst recorded: High Wind and Strong Wind
2010-07-21	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$75,000 property; crops not reported (2010 dollars)	0, 0	RIVERDALE to COBALT (former Middlesex County record)	B1-c worst recorded: Thunderstorm Wind
2010-03-30	Flood		\$4,000,000 property; \$0 crops (2010 dollars)	0, 0	CLARKS FALLS (former New London County record)	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-08-01	Heat		damage not reported	0, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level	B1-c worst recorded: Excessive Heat, Heat
2004-01-15	Cold/Wind Chill		damage not reported	0, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-04-01	Drought		damage not reported	0, 0	NWS zone CTZ007 (NORTHERN MIDDLESEX), zone-level	B1-c worst recorded: Drought
2000-05-10	Lightning		damage not reported	1, 0	MIDDLETOWN (former Middlesex County record)	B1-c worst recorded: Lightning
1998-04-23	Strong Wind	speed not recorded	damage not reported	1, 1	NWS zone CTZ011 (SOUTHERN MIDDLESEX), zone-level	deaths or injuries recorded
1951-08-21	Tornado	F3, 33 yd wide	\$250,000 property; crops not recorded (1951 dollars)	0, 8	location not recorded (former Middlesex County record)	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (803 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
Coastal Flooding	3.76	events per year at a location (modeled)	about 3.8 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.921	event-days per year	about 0.921 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	15	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.731	event-days per year	about 0.731 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	112	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00113	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.113%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.8	events per year	about 1.8 per year	Highly likely	FEMA annualized frequency (modeled)	71.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.9	event-days per year	about 4.9 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	68.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.205	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	70	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	1.67	event-days per year	about 1.67 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	100	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.25	event-days per year	about 2.25 days per year	Likely	Storm Events event-days in 26 of 30 years, 1996 to 2025 (86.7%)	63	1996 to 2023 (28 years)	see B1-f	
Landslide	0.389	events per year (modeled)	about 1 in 3 years	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	25	days per year with a strike	about 25 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.34	events per year	about 2.34 per year	Highly likely	FEMA annualized frequency (modeled)	79	1986 to 2023 (38 years)	countywide	
Tornado	0.137	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.000145	annual probability at a location	chance a given location in the county burns in a year: 0.0145%		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	13.3	event-days per year	about 13.3 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	216	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	44	30	1.47
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	205	30	6.83
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
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	6	30	0.2
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	32 of 44	70.2	84.4	99.0	Relatively High 5, Relatively Moderate 6, Relatively Low 14, Very Low 7, No Rating 12
Cold Wave	44 of 44	18.9	24.1	32.9	Relatively Low 43, Very Low 1
Drought	12 of 44	70.6	80.1	88.5	Relatively Low 8, Very Low 4, No Rating 32
Earthquake	44 of 44	12.9	48.2	65.1	Relatively Low 31, Very Low 13
Hail	44 of 44	5.3	18.1	33.2	Very Low 44
Heat Wave	44 of 44	2.8	7.2	18.7	Relatively Low 2, Very Low 42
Hurricane	44 of 44	54.6	79.6	85.5	Relatively Moderate 28, Relatively Low 16
Ice Storm	44 of 44	22.2	57.4	74.4	Relatively Moderate 4, Relatively Low 38, Very Low 2
Inland Flooding	44 of 44	14.4	73.9	94.3	Relatively High 18, Relatively Moderate 16, Relatively Low 9, Very Low 1
Landslide	44 of 44	20.6	73.1	92.7	Relatively Low 15, Very Low 29
Lightning	44 of 44	8.8	40.8	59.7	Relatively Moderate 6, Relatively Low 34, Very Low 4
Strong Wind	44 of 44	19.7	48.1	69.8	Relatively Moderate 7, Relatively Low 36, Very Low 1
Tornado	44 of 44	12.8	33.7	42.8	Relatively Low 34, Very Low 10
Tsunami	0 of 44				Insufficient Data 44
Wildfire	43 of 44	20.3	51.1	78.2	Relatively Low 9, Very Low 34, No Rating 1
Winter Weather	44 of 44	29.0	50.6	67.2	Relatively Moderate 26, Relatively Low 18

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
Fenwick borough	Borough	Approved, expires 2031-01-25	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	0 total; 0 since its plan	
Middletown city	City	Expired on 2026-09-07	FMA RL 0, SRL 1; any 4	\$2,339,688.15	33 total; 1 since its plan	Includes \$917,484.20 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Chester town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 6	\$325,371.38	9 total; 1 since its plan	Includes \$12,227.15 for declarations not counted as hazard incidents (DR-4500-CT).
Clinton town	Town	Expired on 2026-09-07	FMA RL 5, SRL 5; any 58	\$3,334,438.93	3 total; 0 since its plan	Includes \$72,800.57 for declarations not counted as hazard incidents (DR-4500-CT).
Cromwell town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 3	\$749,418.21	6 total; 1 since its plan	Includes \$367,802.52 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Deep River town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 1	\$311,865.74	6 total; 1 since its plan	Includes \$5,792.50 for declarations not counted as hazard incidents (DR-4500-CT).
Durham town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 1	\$627,263.72	13 total; 0 since its plan	Includes \$226,253.44 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
East Haddam town	Town	Expired on 2026-09-07	FMA RL 0, SRL 2; any 9	\$2,119,387.87	2 total; 0 since its plan	
East Hampton town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 1	\$319,552.73	17 total; 2 since its plan	Includes \$49,464.70 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Essex town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 5	\$532,543.37	4 total; 0 since its plan	Includes \$43,219.82 for declarations not counted as hazard incidents (DR-4500-CT).
Haddam town	Town	Expired on 2026-09-07	FMA RL 0, SRL 1; any 6	\$444,851.36	6 total; 1 since its plan	Includes \$144,039.37 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Killingworth town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 0	\$1,213,664.22	10 total; 3 since its plan	Includes \$95,495.08 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Lyme town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 3	\$121,377.98	8 total; 0 since its plan	
Middlefield town	Town	Expired on 2026-09-07	FMA RL 0, SRL 0; any 0	\$243,606.23	3 total; 0 since its plan	Includes \$66,215.97 for declarations not counted as hazard incidents (DR-4046-CT).
Old Lyme town	Town	Expired on 2026-09-07	FMA RL 3, SRL 4; any 37	\$1,046,149.62	3 total; 0 since its plan	Includes \$244,918.81 for declarations not counted as hazard incidents (DR-4500-CT, EM-3342-CT).
Old Saybrook town	Town	Approved, expires 2031-01-25	FMA RL 9, SRL 10; any 89	\$3,518,110.88	2 total; 0 since its plan	Includes \$1,021,775.07 for declarations not counted as hazard incidents (DR-4500-CT).

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
Portland town	Town	Expired on 2026-09-07	FMA RL 0, SRL 2; any 6	\$653,749.73	8 total; 1 since its plan	Includes \$224,176.64 for declarations not counted as hazard incidents (DR-4046-CT, DR-4500-CT).
Westbrook town	Town	Expired on 2025-08-11	FMA RL 7, SRL 2; any 79	\$944,243.13	1 total; 0 since its plan	Includes \$243,415.65 for declarations not counted as hazard incidents (DR-4500-CT).

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

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

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.

Connecticut planning regions have no county-level plan in FEMA data; see each town's plan dates in the region.

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$4,385,705,906	n/a	14,161	\$2,527,936	n/a	\$32,939	0.0576%				
Cold Wave	\$40,080,990,112	\$77,166,348	174,152	\$382	\$7,044	\$517,897	under 0.0001%				
Drought	n/a	\$31,093,702	n/a	n/a	\$51,228	n/a	0.165% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$68,055,432,560	n/a	174,225	\$1,165,606	n/a	\$214,216	0.00171%				
Hail	\$40,080,990,112	\$77,166,348	174,152	\$8,865	\$11,692	\$22,952	under 0.0001%				
Heat Wave	\$40,080,990,112	\$77,166,348	174,152	\$1	\$9,407	\$301,503	under 0.0001%				
Hurricane	\$40,080,990,112	\$77,166,348	174,152	\$5,756,412	\$649,735	\$165,952	0.0144%				

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
Ice Storm	\$39,678,867,777	n/a	172,914	\$202,440	n/a	\$106,616	0.00051%				
Inland Flooding	\$39,953,664,348	\$9,658,623	9,813	\$48,467,034	\$51	\$67,782	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	\$1,600,839,023	n/a	7,244	\$6,653	n/a	\$2,314	0.000416%				
Lightning	\$40,080,990,112	n/a	174,152	\$24,548	n/a	\$370,042	under 0.0001%				
Strong Wind	\$40,080,990,112	\$77,166,348	174,152	\$169,646	\$871	\$568,624	0.000423%				
Tornado	\$40,080,990,112	\$77,166,348	174,152	\$961,774	\$1,315	\$227,917	0.0024%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$2,901,366,227	\$14,740,902	24,208	\$32,591	\$15	\$6,552	0.00112%				
Winter Weather	\$40,080,990,112	\$77,166,348	174,152	\$22,123	\$32	\$108,888	under 0.0001%				

Totals since the plan: not available. Connecticut planning regions have no county-level plan in FEMA data; see each town's plan dates in the region.

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	174,152
Building value (total, not at risk)	\$40,080,990,112
Agriculture value (total, not at risk)	\$77,166,348
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$60,077,400
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)	\$2,714,193
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	24	Severe repetitive loss, FMA definition (44 CFR 77.2)	30
Repetitive loss, NFIP insurance definition	303	Severe repetitive loss, NFIP insurance definition	23

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	24	30	303	23	310	4	135
of which: Chester town	0	1	6	1	6	0	2
of which: Clinton town	5	5	56	3	58	1	21
of which: Deep River town	0	1	1	1	1	0	0
of which: East Haddam town	0	2	9	2	9	0	2

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>
of which: East Hampton town	0	1	1	1	1	0	1
of which: Essex town	0	0	5	0	5	0	2
of which: Haddam town	0	1	6	1	6	0	2
of which: Middletown city	0	1	4	1	4	0	1
of which: Old Saybrook town	9	10	85	6	89	2	37
of which: Westbrook town	7	2	78	2	79	1	41
of which: Old Lyme town	3	4	37	3	37	0	18
of which: Cromwell town	0	0	3	0	3	0	2
of which: Lyme town	0	0	3	0	3	0	2
of which: Portland town	0	2	6	2	6	0	2
of which: Durham town	0	0	1	0	1	0	0
of which: Fenwick borough	0	0	2	0	2	0	2
Statewide, no county in FEMA's file	0	0	9	0	9	0	4

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>
Fenwick borough	090187	0	0	2	0	2	0	2
Middletown city	090068	0	1	4	1	4	0	1
Chester town	090060	0	1	6	1	6	0	2
Clinton town	090061	5	5	56	3	58	1	21
Cromwell town	090123	0	0	3	0	3	0	2
Deep River town	090062	0	1	1	1	1	0	0
Durham town	090185	0	0	1	0	1	0	0
East Haddam town	090063	0	2	9	2	9	0	2
East Hampton town	090064	0	1	1	1	1	0	1
Essex town	090065	0	0	5	0	5	0	2
Haddam town	090066	0	1	6	1	6	0	2
Killingworth town	090174	0	0	0	0	0	0	0
Lyme town	090127	0	0	3	0	3	0	2
Middlefield town	090067	0	0	0	0	0	0	0
Old Lyme town	090103	3	4	37	3	37	0	18
Old Saybrook town	090069	9	10	85	6	89	2	37

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>
Portland town	090130	0	2	6	2	6	0	2
Westbrook town	090070	7	2	78	2	79	1	41

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	22	21	269	17	274	3	125
2 to 4 unit residential	1	1	10	0	10	0	4
other residential	0	2	3	1	4	0	2
non-residential	1	6	21	5	22	1	4
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 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 282 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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