

Barnstable County, MA

Risk-assessment baseline packet

County FIPS: 25001 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 (\$44,220,809 a year), Hurricane (\$19,966,652) and Coastal Flooding (\$12,268,265).

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; 25001 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 5
6. B1-c: hazard extent, page 6
7. B1-d: previous occurrences, page 8
8. B1-e: probability of future events, page 13
9. B1-f: hazards that vary across jurisdictions, page 16
10. B2-a and B2-b: vulnerability and potential impacts, page 18
11. B2-a: vulnerability (county context), page 19
12. B2-c: repetitive loss properties, page 20
13. Sources, what the plan adds, disclaimer and citation, page 22

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: 15 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>
Barnstable Town city	Town	Approved, expires 2027-10-05	2021 Hazard Mitigation Plan Update Town of Barnstable, MA (FEMA plan 108285)	2022-10-06	2027-10-05	370
Bourne town	Town	Expired on 2022-11-29	Bourne 2017 Draft Hazard Mitigation Plan (FEMA plan 104723)	2017-11-30	2022-11-29	-1,401
Brewster town	Town	Approved, expires 2027-03-28	Multi-Hazard Mitigation Plan 2021 Brewster, Massachusetts (FEMA plan 108003)	2022-03-29	2027-03-28	179
Chatham town	Town	Expired on 2023-05-10	Chatham Draft 2018 Hazard Mitigation Plan (FEMA plan 105066)	2018-05-11	2023-05-10	-1,239
Dennis town	Town	Expired on 2016-06-03	Barnstable County, Cape Cod, Massachusetts Multi-Hazard Mitigation Plan Update (FEMA plan 10239)	2011-06-03	2016-06-03	-3,771
Eastham town	Town	Expired on 2025-10-21	Eastham 2020 Hazard Mitigation Plan (FEMA plan 106728)	2020-10-22	2025-10-21	-344
Falmouth town	Town	Approved, expires 2028-01-19	Falmouth Multi-Hazard Mitigation Plan (FEMA plan 108537)	2023-01-20	2028-01-19	476
Harwich town	Town	Approved, expires 2031-08-26	2026 Harwich Hazard Mitigation Plan (FEMA plan 111725)	2026-08-27	2031-08-26	1,791
Mashpee town	Town	Approved, expires 2029-08-01	Town of Mashpee, MA Hazard Mitigation Plan Update, November 2023 (FEMA plan 109648)	2024-08-02	2029-08-01	1,036
Orleans town	Town	Expired on 2025-01-01	Orleans Multi-Hazard Mitigation Plan (FEMA plan 105947)	2020-01-02	2025-01-01	-637
Provincetown town	Town	Expired on 2026-06-21	Provincetown 2021 Hazard Mitigation Plan (FEMA plan 107500)	2021-06-22	2026-06-21	-101
Sandwich town	Town	Approved, expires 2030-01-06	Sandwich Hazard Mitigation Plan 2024 (FEMA plan 110165)	2025-01-07	2030-01-06	1,194
Truro town	Town	Expired on 2022-05-30	Truro 2017 Hazard Mitigation Plan (FEMA plan 103838)	2017-05-31	2022-05-30	-1,584
Wellfleet town	Town	Approved, expires 2027-10-05	Wellfleet 2022 Hazard Mitigation Plan (FEMA plan 108346)	2022-10-06	2027-10-05	370
Yarmouth town	Town	Approved, expires 2031-08-26	2026 Yarmouth Hazard Mitigation Plan (FEMA plan 111731)	2026-08-27	2031-08-26	1,791

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	\$44,122,109	\$21,602	\$77,098	\$44,220,809	54	
2	Hurricane	Relatively High	Relatively High	\$19,361,804	\$195,094	\$409,754	\$19,966,652	8	
3	Coastal Flooding	Very High	Very High	\$12,260,083	n/a	\$8,181	\$12,268,265	37	
4	Earthquake	Relatively Low	Relatively Low	\$1,288,226	n/a	\$176,111	\$1,464,337		Storm Events does not record earthquakes.
5	Tornado	Relatively Low	Relatively Low	\$327,323	\$93	\$804,862	\$1,132,278	6	
6	Lightning	Relatively High	Relatively High	\$178,335	n/a	\$880,714	\$1,059,049	32	
7	Strong Wind	Relatively Moderate	Relatively Moderate	\$392,092	\$7	\$396,970	\$789,070	348	Includes 144 High Wind and 108 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Hail	Relatively Low	Relatively Low	\$512,596	\$2,342	\$46,190	\$561,129	45	
9	Cold Wave	Relatively Low	Relatively Low	\$440	\$1,421	\$447,908	\$449,768	1	
10	Heat Wave	Relatively Low	Relatively Low	under \$1	\$757	\$229,475	\$230,233	2	
11	Ice Storm	Relatively Low	Relatively Low	\$65,817	n/a	\$10,325	\$76,142	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
12	Wildfire	Very Low	Very Low	\$55,361	\$6	\$3,913	\$59,280	1	
13	Drought	Relatively Low	Relatively Low	n/a	\$30,849	n/a	\$30,849	6	
14	Winter Weather	Relatively Low	Relatively Low	\$21,709	\$9	\$2,640	\$24,357	70	
15	Landslide	Relatively Low	Very Low	\$4,541	n/a	\$27	\$4,568	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 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 153 (Relatively Low, 76.6); tract 148 (Relatively Low, 66.0); tract 149 (Relatively Low, 63.0)
Hurricane	tract 153 (Relatively High, 94.6); tract 149 (Relatively High, 92.6); tract 106 (Relatively High, 91.6)
Landslide	tract 102.08 (Relatively Low, 93.4); tract 102.06 (Relatively Low, 89.8); tract 109 (Relatively Low, 86.5)
Tornado	tract 153 (Relatively Low, 46.6); tract 101 (Relatively Low, 42.1); tract 126.02 (Relatively Low, 40.1)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 109 (Relatively Low, 78.7); tract 108 (Relatively Low, 76.7); tract 144.02 (Relatively Low, 75.0)

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 153 is Census Tract 153). 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)	37 records, 1998 to 2024 (36 zone-level)		Coastal Flood, 2013-02-09, \$5,300,000 property; \$0 crops (2013 dollars); NWS zone MAZ022		Event records naming jurisdictions in the plan: Eastham town (1 record). Zone-level records (36) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 2016 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2016-02-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	6 records, 2012 to 2016 (6 zone-level)	22 days to 93 days (median 57.5 days); 2 with a recorded value	93 days (about 3.1 months), 2016-08-30 to 2016-11-30, a run of 4 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)	49 records, 1962 to 2024	0.75 in to 1.75 in (median 0.75 in); 49 with a recorded value	1.75 in hail, 1997-07-18; same size also recorded on 1981-07-13	Hail, 2005-07-22, \$5,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Wellfleet town (5 records), Bourne town (4 records), Orleans town (4 records), Sandwich town (4 records), Dennis town (3 records), Mashpee town (3 records), Yarmouth town (3 records), Falmouth town (2 records), Harwich town (2 records), Brewster town (1 record); and 1 more jurisdiction (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2010 to 2011 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2011-07-22, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	8 records, 2011 to 2023 (8 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$3,700,000 property; \$0 crops (2011 dollars); NWS zone MAZ022		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	54 records, 2001 to 2023 (1 zone-level)		Flash Flood, 2017-08-18, \$50,000 property; \$0 crops (2017 dollars)		Event records naming jurisdictions in the plan: Dennis town (4 records), Provincetown town (3 records), Bourne town (2 records), Chatham town (2 records), Falmouth town (2 records), Harwich town (2 records), Brewster town (1 record), Eastham town (1 record), Orleans town (1 record), Sandwich town (1 record); and 2 more jurisdictions (see the Excel file). Zone-level records (1) 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)	32 records, 1999 to 2024		Lightning, 2009-07-01, \$0 property; \$0 crops (2009 dollars), 1 direct death	Lightning, 2003-08-16, \$2,500,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Eastham town (4 records), Bourne town (3 records), Mashpee town (3 records), Orleans town (3 records), Sandwich town (3 records), Dennis town (1 record), Harwich town (1 record), Provincetown town (1 record), Truro town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	252 records, 1996 to 2025 (252 zone-level)	30 kt (35 mph) to 84 kt (97 mph) (median 50 kt (58 mph)); 183 with a recorded value	84 kt (97 mph) estimated gust, High Wind, 2018-03-02; NWS zone MAZ022	High Wind, 2005-12-09, \$1,500,000 property; crops not reported (zone total, 2005 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	106 records, 1957 to 2025	40 kt (46 mph) to 95 kt (109 mph) (median 50 kt (58 mph)); 102 with a recorded value	95 kt (109 mph), measurement type not recorded, Thunderstorm Wind, 1973-07-15	Thunderstorm Wind, 2019-07-23, \$2,600,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Falmouth town (7 records), Mashpee town (6 records), Sandwich town (6 records), Orleans town (5 records), Bourne town (4 records), Provincetown town (4 records), Wellfleet town (4 records), Yarmouth town (4 records), Brewster town (2 records), Eastham town (2 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1968 to 2023	F/EF0 to F/EF1 (median F/EF1); 8 with a recorded value	F1 tornado, 1977-08-22, 0.1 mi path length (whole path, pre-1996), 10 yd wide, \$25,000 property; crops not recorded (1977 dollars), 2 direct injuries	Tornado, 2019-07-23, \$3,600,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Dennis town (1 record), Harwich 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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	1 record, 2016 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	70 records, 1996 to 2026 (70 zone-level)		Heavy Snow, 1996-01-07, \$800,000 property; crops not reported (1996 dollars); NWS zone MAZ022		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 tsunامي.

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: 24 declarations covering 18 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2023-09-15	2023-09-15	EM-3599-MA	Emergency	Hurricane Lee	Hurricane	no Public Assistance recorded	within last 5 years	
2020-03-27	2020-01-20	DR-4496-MA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$19,178,369.02		
2020-03-13	2020-01-20	EM-3438-MA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4496
2018-06-25	2018-03-02	DR-4372-MA	Major disaster	Severe Winter Storm and Flooding	Inland Flooding; Winter Weather	\$972,448.05		
2015-04-13	2015-01-26	DR-4214-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$2,291,074.90		
2013-04-19	2013-02-08	DR-4110-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$4,467,231.67		
2012-12-19	2012-10-27	DR-4097-MA	Major disaster	Hurricane Sandy	Hurricane	\$978,371.39		
2012-10-28	2012-10-27	EM-3350-MA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		same incident as DR-4097

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2011-09-03	2011-08-27	DR-4028-MA	Major disaster	Tropical Storm Irene	Hurricane	\$1,263,147.20		
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4028
2010-09-02	2010-09-01	EM-3315-MA	Emergency	Hurricane Earl	Hurricane	\$213,620.61		
2007-05-16	2007-04-15	DR-1701-MA	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$475,617.80		
2005-09-13	2005-08-29	EM-3252-MA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$118,682.57		
2005-02-17	2005-01-22	EM-3201-MA	Emergency	Record and/or Near Record Snow	Winter Weather	\$1,927,753.24		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$435,191.65		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$749,655.76		
1996-01-24	1996-01-07	DR-1090-MA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3103-MA	Emergency	Blizzards, High Winds & Record Snowfall	Winter Weather	no Public Assistance recorded		
1992-12-21	1992-12-11	DR-975-MA	Major disaster	Winter Coastal Storm	Coastal Flooding	no Public Assistance recorded		
1991-11-04	1991-10-30	DR-920-MA	Major disaster	Coastal Storm	Coastal Flooding	no Public Assistance recorded		
1991-08-26	1991-08-19	DR-914-MA	Major disaster	Hurricane Bob	Hurricane	no Public Assistance recorded		
1985-10-28	1985-09-27	DR-751-MA	Major disaster	Hurricane Gloria	Hurricane	no Public Assistance recorded		
1978-02-10	1978-02-06	DR-546-MA	Major disaster	Coastal Storms, Flood, Ice & Snow	Coastal Flooding	no Public Assistance recorded		
1972-09-28	1972-09-28	DR-357-MA	Major disaster	Toxic Algae in Coastal Waters	Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted	PA not declared for this county		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1955-08-20	1955-08-20	DR-43-MA	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding
1954-09-02	1954-09-02	DR-22-MA	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding
1953-06-11	1953-06-11	DR-7-MA	Major disaster	Tornado	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

1 Fire Management declaration (1995-09-12 to 1995-09-12) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$21,145.26

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4651-MA	2022-04-18	Severe Winter Storm and Snowstorm	OpenCape Corporation	\$21,145.26

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	37			7	4		1996 to 2026-06-30	
Cold Wave	1			0	0		1996 to 2026-06-30	
Drought	6			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	49			3	0		1955 to 2026-06-30	
Heat Wave	2			0	0		1996 to 2026-06-30	
Hurricane	8			1	6		1996 to 2026-06-30	
Ice Storm	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	54			4	3		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
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	32			2	0		1996 to 2026-06-30	
Strong Wind	358			33	0		1955 to 2026-06-30	Includes 144 High Wind and 108 Strong Wind records.
Tornado	8			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	1			0	0		1996 to 2026-06-30	
Winter Weather	70			4	8		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
2018-03-02	High Wind	84 kt (97 mph) estimated gust	\$40,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	B1-c worst recorded: High Wind and Strong Wind
2017-08-18	Flash Flood		\$50,000 property; \$0 crops (2017 dollars)	0, 0	NORTH EASTHAM to EASTHAM	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2016-02-14	Extreme Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2013-02-09	Coastal Flood		\$5,300,000 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2012-08-28	Lightning		\$0 property; \$0 crops (2012 dollars)	0, 2	EASTHAM	deaths or injuries recorded
2011-08-28	Tropical Storm		\$3,700,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-07-22	Excessive Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	B1-c worst recorded: Excessive Heat, Heat
2009-07-01	Lightning		\$0 property; \$0 crops (2009 dollars)	1, 0	ORLEANS	deaths or injuries recorded
2006-01-18	High Wind	61 kt (70 mph) measured gust	\$100,000 property; crops not reported (zone total, 2006 dollars)	1, 0	NWS zone MAZ022 (BARNSTABLE), zone-level	deaths or injuries recorded
1997-07-18	Hail	1.75 in	damage not reported	0, 0	WELLFLEET	B1-c worst recorded: Hail
1977-08-22	Tornado	F1, 0.1 mi path length (whole path, pre-1996), 10 yd wide	\$25,000 property; crops not recorded (1977 dollars)	0, 2	location not recorded	B1-c worst recorded: Tornado
1973-07-15	Thunderstorm Wind	95 kt (109 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (626 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	4.83	events per year at a location (modeled)	about 4.8 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	0.579	event-days per year	about 0.579 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	11	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	1.87	event-days per year	about 1.87 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	112	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00118	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.118%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.554	events per year	about 0.55 per year	Likely	FEMA annualized frequency (modeled)	23.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.11	event-days per year	about 1.11 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	20	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.147	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	50	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.151	event-days per year	about 0.151 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	4	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	1.07	event-days per year	about 1.07 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	30	1996 to 2023 (28 years)	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
Landslide	0.084	events per year (modeled)	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	15.1	days per year with a strike	about 15.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.294	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	4	1986 to 2023 (38 years)	countywide	
Tornado	0.0852	events per year	about 1 in 12 years	Possible	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	0.0000269	annual probability at a location	chance a given location in the county burns in a year: 0.00269%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	9.79	event-days per year	about 9.79 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	186	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	12	30	0.4
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	85	30	2.83
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
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	49 of 56	69.8	96.3	99.6	Very High 2, Relatively High 24, Relatively Moderate 19, Relatively Low 1, Very Low 3, No Rating 7
Cold Wave	56 of 56	16.6	22.7	26.1	Relatively Low 55, Very Low 1
Drought	39 of 56	67.9	75.8	83.7	Relatively Low 11, Very Low 28, No Rating 17
Earthquake	56 of 56	5.0	42.8	76.6	Relatively Low 36, Very Low 20
Hail	56 of 56	10.4	55.6	79.7	Relatively Moderate 2, Relatively Low 52, Very Low 2
Heat Wave	56 of 56	2.0	5.0	8.1	Very Low 56
Hurricane	56 of 56	53.5	87.4	94.6	Relatively High 9, Relatively Moderate 46, Relatively Low 1
Ice Storm	56 of 56	1.2	20.2	55.0	Relatively Low 3, Very Low 53
Inland Flooding	56 of 56	0.3	63.9	84.8	Relatively High 12, Relatively Moderate 27, Relatively Low 15, Very Low 2
Landslide	56 of 56	29.2	70.1	93.4	Relatively Low 10, Very Low 46
Lightning	56 of 56	11.4	64.2	78.2	Relatively High 2, Relatively Moderate 51, Relatively Low 2, Very Low 1
Strong Wind	56 of 56	9.8	45.6	74.5	Relatively Moderate 10, Relatively Low 44, Very Low 2
Tornado	56 of 56	4.7	31.5	46.6	Relatively Low 33, Very Low 23
Tsunami	0 of 56				Insufficient Data 56
Wildfire	56 of 56	22.3	64.5	78.7	Relatively Low 15, Very Low 41
Winter Weather	56 of 56	11.4	23.0	35.1	Relatively Low 55, Very Low 1

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Barnstable Town city	Town	Approved, expires 2027-10-05	FMA RL 0, SRL 2; any 28	\$181,477.47	0 total; 0 since its plan	
Bourne town	Town	Expired on 2022-11-29	FMA RL 0, SRL 0; any 14	\$975,705.41	13 total; 5 since its plan	Includes \$126,081.13 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Brewster town	Town	Approved, expires 2027-03-28	FMA RL 0, SRL 0; any 0	\$638,683.15	4 total; 0 since its plan	Includes \$212,008.70 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Chatham town	Town	Expired on 2023-05-10	FMA RL 1, SRL 2; any 10	\$999,194.54	3 total; 1 since its plan	Includes \$355,271.43 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Dennis town	Town	Expired on 2016-06-03	FMA RL 0, SRL 1; any 19	\$946,764.24	10 total; 9 since its plan	
Eastham town	Town	Expired on 2025-10-21	FMA RL 0, SRL 1; any 8	\$298,292.31	9 total; 0 since its plan	Includes \$24,857.30 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Falmouth town	Town	Approved, expires 2028-01-19	FMA RL 0, SRL 4; any 27	\$1,563,996.58	11 total; 0 since its plan	Includes \$258,652.59 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Harwich town	Town	Approved, expires 2031-08-26	FMA RL 0, SRL 0; any 5	\$914,276.79	7 total; not yet covered	Includes \$153,064.22 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Mashpee town	Town	Approved, expires 2029-08-01	FMA RL 0, SRL 1; any 4	\$759,633.59	12 total; 0 since its plan	Includes \$333,558.66 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Orleans town	Town	Expired on 2025-01-01	FMA RL 0, SRL 1; any 7	\$450,603.32	13 total; 0 since its plan	Includes \$91,740.19 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).
Provincetown town	Town	Expired on 2026-06-21	FMA RL 0, SRL 4; any 18	\$3,880,321.79	8 total; 0 since its plan	Includes \$114,632.90 for declarations not counted as hazard incidents (DR-4496-MA).
Sandwich town	Town	Approved, expires 2030-01-06	FMA RL 1, SRL 1; any 24	\$608,672.55	14 total; 0 since its plan	Includes \$15,382.60 for declarations not counted as hazard incidents (EM-3252-MA).
Truro town	Town	Expired on 2022-05-30	FMA RL 1, SRL 0; any 4	\$106,254.57	1 total; 0 since its plan	Includes \$32,562.09 for declarations not counted as hazard incidents (DR-4496-MA).
Wellfleet town	Town	Approved, expires 2027-10-05	FMA RL 0, SRL 0; any 0	\$347,914.56	10 total; 0 since its plan	Includes \$50,543.11 for declarations not counted as hazard incidents (DR-4496-MA).
Yarmouth town	Town	Approved, expires 2031-08-26	FMA RL 0, SRL 2; any 17	\$772,171.36	8 total; not yet covered	Includes \$248,649.90 for declarations not counted as hazard incidents (DR-4496-MA, EM-3252-MA).

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 <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	\$10,735,341,276	n/a	23,768	\$12,260,083	n/a	\$8,181	0.114%				
Cold Wave	\$70,790,349,528	\$29,766,343	228,870	\$440	\$1,421	\$447,908	under 0.0001%				
Drought	n/a	\$10,227,714	n/a	n/a	\$30,849	n/a	0.302% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$116,713,294,719	n/a	228,996	\$1,288,226	n/a	\$176,111	0.0011%				
Hail	\$70,790,349,528	\$29,766,343	228,870	\$512,596	\$2,342	\$46,190	0.000724%				
Heat Wave	\$70,790,349,528	\$29,766,343	228,870	under \$1	\$757	\$229,475	under 0.0001%				
Hurricane	\$70,788,941,976	\$29,766,343	228,867	\$19,361,804	\$195,094	\$409,754	0.0274%				
Ice Storm	\$69,567,667,290	n/a	225,671	\$65,817	n/a	\$10,325	under 0.0001%				
Inland Flooding	\$70,610,998,295	\$2,253,864	17,093	\$44,122,109	\$21,602	\$77,098	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	\$1,588,889,956	n/a	4,832	\$4,541	n/a	\$27	0.000286%				
Lightning	\$70,790,349,528	n/a	228,870	\$178,335	n/a	\$880,714	0.000252%				
Strong Wind	\$70,790,349,528	\$29,766,343	228,870	\$392,092	\$7	\$396,970	0.000554%				
Tornado	\$70,790,349,528	\$29,766,343	228,870	\$327,323	\$93	\$804,862	0.000462%				

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
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$22,335,173,513	\$21,776,887	75,294	\$55,361	\$6	\$3,913	0.000248%				
Winter Weather	\$70,790,349,528	\$29,766,343	228,870	\$21,709	\$9	\$2,640	under 0.0001%				

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

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	228,870
Building value (total, not at risk)	\$70,790,349,528
Agriculture value (total, not at risk)	\$29,766,343
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$78,842,617
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)	\$3,494,167
Social vulnerability rating	Relatively 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)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	19
Repetitive loss, NFIP insurance definition	179	Severe repetitive loss, NFIP insurance definition	14

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	3	19	179	14	185	6	63
of which: Barnstable town	0	2	27	1	28	1	5
of which: Chatham town	1	2	8	0	10	3	3
of which: Dennis town	0	1	19	1	19	0	5
of which: Eastham town	0	1	7	0	8	1	1
of which: Harwich town	0	0	5	0	5	0	1
of which: Mashpee town	0	1	4	1	4	0	1
of which: Orleans town	0	1	7	1	7	0	0
of which: Sandwich town	1	1	23	0	24	1	12
of which: Yarmouth town	0	2	17	2	17	0	6
of which: Bourne town	0	0	14	0	14	0	6
of which: Falmouth town	0	4	27	4	27	0	7
of which: Provincetown town	0	4	17	4	18	0	13
of which: Truro town	1	0	4	0	4	0	3

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>
Barnstable Town city	250001	0	2	27	1	28	1	5
Bourne town	255210	0	0	14	0	14	0	6
Brewster town	250003	0	0	0	0	0	0	0
Chatham town	250004	1	2	8	0	10	3	3

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>
Dennis town	250005	0	1	19	1	19	0	5
Eastham town	250006	0	1	7	0	8	1	1
Falmouth town	255211	0	4	27	4	27	0	7
Harwich town	250008	0	0	5	0	5	0	1
Mashpee town	250009	0	1	4	1	4	0	1
Orleans town	250010	0	1	7	1	7	0	0
Provincetown town	255218	0	4	17	4	18	0	13
Sandwich town	250012	1	1	23	0	24	1	12
Truro town	255222	1	0	4	0	4	0	3
Wellfleet town	250014	0	0	0	0	0	0	0
Yarmouth town	250015	0	2	17	2	17	0	6

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	13	143	9	147	4	45
2 to 4 unit residential	0	1	8	1	9	0	5
other residential	1	1	12	1	12	0	9
non-residential	0	4	16	3	17	2	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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 177 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Barnstable County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25001). Automated baseline. <https://hazardplain.org/ma/25001/> 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