

Berkshire County, MA

Risk-assessment baseline packet

County FIPS: 25003 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 (\$41,411,967 a year), Hurricane (\$3,194,835) and Cold Wave (\$2,398,945).

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; 25003 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

No county-level plan row in FEMA data

What changed since your last plan

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

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

Plan status for every jurisdiction listed in this county: 31 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>
North Adams city	City	Expired on 2026-01-21	North Adams Hazard Mitigation and Climate Adaptation Plan (FEMA plan 106509)	2021-01-22	2026-01-21	-252
Pittsfield city	City	Approved, expires 2030-11-18	City of Pittsfield, MA Hazard Mitigation Plan Update (FEMA plan 111034)	2025-11-19	2030-11-18	1,510
Adams town	Town	Approved, expires 2029-09-23	Town of Adams, MA Hazard Mitigation Plan Update April 2024 (FEMA plan 109889)	2024-09-24	2029-09-23	1,089
Becket town	Town	Expired on 2025-10-07	Hazard Mitigation Plan May 2020 Town of Becket, Massachusetts (FEMA plan 106803)	2020-10-08	2025-10-07	-358
Cheshire town	Town	Approved, expires 2030-05-05	Town of Cheshire, MA Draft Hazard Mitigation and Climate Adaptation Plan (FEMA plan 109558)	2025-05-06	2030-05-05	1,313
Clarksburg town	Town	Approved, expires 2026-12-07	Town of Clarksburg Hazard Mitigation and Climate Adaptation Plan (FEMA plan 107805)	2021-12-08	2026-12-07	68
Dalton town	Town	Approved, expires 2029-08-27	Town of Dalton, MA Hazard Mitigation Plan Update April 2024 (FEMA plan 109843)	2024-08-28	2029-08-27	1,062
Egremont town	Town	Approved, expires 2028-02-22	Town of Egremont 2022 Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) (FEMA plan 108452)	2023-02-23	2028-02-22	510
Florida town	Town	Approved, expires 2031-07-12	Town of Florida Hazard Mitigation and Municipal Vulnerability Preparedness Plan (FEMA plan 111084)	2026-07-13	2031-07-12	1,746
Great Barrington town	Town	Expired on 2026-01-12	Great Barrington Hazard Mitigation & Climate Adaptation Plan (FEMA plan 106952)	2021-01-13	2026-01-12	-261
Hancock town	Town	Approved, expires 2031-04-05	Town of Hancock Ma Hazard Mitigation and Climate Adaptation Plan (FEMA plan 111238)	2026-04-06	2031-04-05	1,648
Hinsdale town	Town	Approved, expires 2029-08-21	Town of Hinsdale, MA Hazard Mitigation Plan Update April 2024 (FEMA plan 109888)	2024-08-22	2029-08-21	1,056
Lanesborough town	Town	Expired on 2024-03-27	Lanesborough Multi-Hazard Mitigation Plan Update 2019 (FEMA plan 105623)	2019-03-28	2024-03-27	-917
Lee town	Town	Approved, expires 2031-03-31	Town of Lee, MA Hazard Mitigation and Climate adaptation Plan (FEMA plan 111237)	2026-04-01	2031-03-31	1,643
Lenox town	Town	Approved, expires 2028-04-16	Town of Lenox Hazard Mitigation & Climate Adaptation Plan (FEMA plan 108308)	2023-04-17	2028-04-16	564
Monterey town	Town	Expired on 2025-12-14	Monterey Hazard Mitigation and Climate Adaptation Plan (FEMA plan 106510)	2020-12-15	2025-12-14	-290
Mount Washington town	Town	Approved, expires 2028-04-03	Town of Mount Washington Hazard Mitigation and Climate Adaptation Plan (FEMA plan 108761)	2023-04-04	2028-04-03	551
New Ashford town	Town	Approved, expires 2028-04-16	Town of New Ashford Hazard Mitigation Plan and Municipal Vulnerability Preparedness Report (FEMA plan 108920)	2023-04-17	2028-04-16	564
New Marlborough town	Town	Expired on 2026-03-23	New Marlborough Hazard Mitigation and Climate Adaptation Plan (FEMA plan 107213)	2021-03-24	2026-03-23	-191
Otis town	Town	Approved, expires 2027-06-15	Town of Otis Hazard Mitigation and Climate Adaptation Plan (FEMA plan 108216)	2022-06-16	2027-06-15	258
Peru town	Town	Approved, expires 2027-01-06	Town of Peru Hazard Mitigation and Climate Adaptation Plan (FEMA plan 107773)	2022-01-07	2027-01-06	98
Richmond town	Town	Expired on 2026-06-28	Town of Richmond 2021 Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) (FEMA plan 107534)	2021-06-29	2026-06-28	-94
Sandisfield town	Town	Expired on 2018-02-26	Berkshire County Hazard Mitigation Plan (FEMA plan 10284)	2013-02-26	2018-02-26	-3,138

						Days to expiry <i>negative = days since expiry</i>
Jurisdiction	Type	Status	Plan	Approved	Expires	
Savoy town	Town	Expired on 2026-07-14	Town of Savoy, MA Hazard Mitigation Plan (FEMA plan 107566)	2021-07-15	2026-07-14	-78
Sheffield town	Town	Expired on 2024-04-11	Town of Sheffield Hazard Mitigation Plan (FEMA plan 105526)	2019-04-12	2024-04-11	-902
Stockbridge town	Town	Expired on 2026-03-08	Town of Stockbridge Hazard Mitigation and Climate Adaptation Plan (FEMA plan 107029)	2021-03-09	2026-03-08	-206
Tyringham town	Town	Expired on 2026-06-23	Town of Tyringham Natural Hazard Mitigation Plan Update (FEMA plan 107501)	2021-06-24	2026-06-23	-99
Washington town	Town	Expired on 2024-07-01	Washington Hazard Mitigation Plan (FEMA plan 105749)	2019-07-02	2024-07-01	-821
West Stockbridge town	Town	Approved, expires 2027-01-26	Town of West Stockbridge Hazard Mitigation Plan (FEMA plan 107909)	2022-01-27	2027-01-26	118
Williamstown town	Town	Approved, expires 2030-11-12	Town of Williamstown, MA Hazard Mitigation Plan Update March 2025 (FEMA plan 110866)	2025-11-13	2030-11-12	1,504
Windsor town	Town	Approved, expires 2026-10-06	Windsor Hazard Mitigation & Climate Adaptation Plan (FEMA plan 106618)	2021-10-07	2026-10-06	6

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	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$41,176,893	\$597	\$234,477	\$41,411,967	150	
2	Hurricane	Relatively Moderate	Relatively Moderate	\$2,996,406	\$86,494	\$111,935	\$3,194,835	2	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$537	\$11,613	\$2,386,795	\$2,398,945	75	Includes 17 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).

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
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$87,541	\$9,231	\$1,193,205	\$1,289,977	664	Includes 49 High Wind and 71 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Tornado	Relatively Low	Relatively Low	\$959,495	\$662	\$226,434	\$1,186,591	8	
6	Earthquake	Relatively Low	Relatively Low	\$747,338	n/a	\$173,537	\$920,874		Storm Events does not record earthquakes.
7	Lightning	Relatively Moderate	Relatively Moderate	\$38,595	n/a	\$430,524	\$469,119	16	
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$276,162	n/a	\$16,931	\$293,093	3	
9	Hail	Relatively Low	Relatively Low	\$15,906	\$27,097	\$248,377	\$291,380	139	
10	Heat Wave	Very Low	Very Low	under \$1	\$1,416	\$175,151	\$176,567	24	
11	Winter Weather	Relatively Low	Relatively Moderate	\$44,457	\$5	\$41,552	\$86,014	260	
12	Landslide	Relatively Low	Relatively Low	\$17,849	n/a	\$4,624	\$22,473	1	
13	Wildfire	Very Low	Very Low	\$9,460	\$2	\$1,276	\$10,739	5	
14	Drought	Very Low	Very Low	n/a	\$6,682	n/a	\$6,682	7	
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$2,842	\$2,842	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	Declared 1 time; no Storm Events record of this type.

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 9215 (Very Low, 59.2); tract 9214 (Very Low, 59.1); tract 9223 (Very Low, 58.7)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 9001 (Relatively Low, 77.3); tract 9002 (Relatively Low, 70.6); tract 9006 (Relatively Low, 65.9)
Hurricane	tract 9251.02 (Relatively Moderate, 83.1); tract 9131 (Relatively Moderate, 82.1); tract 9001 (Relatively Moderate, 82.0)
Landslide	tract 9351 (Relatively Moderate, 95.9); tract 9251.02 (Relatively Low, 94.7); tract 9343 (Relatively Low, 94.4)
Tornado	tract 9251.02 (Relatively Low, 51.2); tract 9001 (Relatively Low, 49.9); tract 9131 (Relatively Low, 49.8)
Wildfire	tract 9251.02 (Relatively Low, 72.6); tract 9261 (Relatively Low, 71.0); tract 9343 (Very Low, 65.7)

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 9215 is Census Tract 9215). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	58 records, 2000 to 2026 (58 zone-level)	1 day to 5 days (median 2 days); 44 with a recorded value	5 consecutive days, 2026-01-29 to 2026-02-02, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	17 records, 2002 to 2023 (17 zone-level)		No crop damage reported in 17 records.		Countywide (zone-level records).	

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)	7 records, 1999 to 2024 (7 zone-level)	30 days to 57 days (median 33 days); 4 with a recorded value	57 days (about 1.9 months), 2022-08-16 to 2022-10-11, 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)	177 records, 1955 to 2025	0.75 in to 4 in (median 0.88 in); 175 with a recorded value	4 in hail, 2011-06-01	Hail, 2001-06-20, \$15,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Pittsfield city (17 records), North Adams city (10 records), Great Barrington town (9 records), Windsor town (7 records), Adams town (6 records), Lenox town (6 records), Otis town (6 records), Dalton town (5 records), Lee town (5 records), Becket town (4 records); and 15 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	24 records, 1998 to 2025 (24 zone-level)	1 day to 4 days (median 2 days); 19 with a recorded value	4 consecutive days, 2018-09-03 to 2018-09-06, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 to 2020 (2 zone-level)		Strongest recorded: Tropical Storm record, 2020-08-04, \$0 property; \$0 crops (2020 dollars); NWS zone MAZ001		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)	3 records, 2007 to 2019 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	150 records, 1996 to 2023 (14 zone-level)		Flood, 2023-07-10, \$1,500,000 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Pittsfield city (18 records), North Adams city (9 records), Lenox town (8 records), Great Barrington town (7 records), Williamstown town (7 records), Becket town (4 records), Dalton town (4 records), Sheffield town (4 records), Stockbridge town (4 records), West Stockbridge town (4 records); and 12 more jurisdictions (see the Excel file). Zone-level records (14) 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)	1 record, 2020		No damage reported in 1 record.		Event records naming jurisdictions in the plan: North Adams city (1 record).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	16 records, 1997 to 2024		Lightning, 2008-08-07, \$200,000 property; \$0 crops (2008 dollars)		Event records naming jurisdictions in the plan: North Adams city (5 records), Williamstown town (2 records), Adams town (1 record), Great Barrington town (1 record), Hancock town (1 record), Lenox town (1 record), West Stockbridge 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)	120 records, 1996 to 2026 (120 zone-level)	35 kt (40 mph) to 60 kt (69 mph) (median 47 kt (54 mph)); 109 with a recorded value	60 kt (69 mph) measured gust, High Wind, 2019-02-24; NWS zone MAZ001	Strong Wind, 2014-03-29, \$100,000 property; \$0 crops (zone total, 2014 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	660 records, 1956 to 2026	40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 514 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2008-07-24; same speed and measurement basis also recorded on 2007-09-09	Thunderstorm Wind, 2021-07-27, \$300,000 property; \$200,000 crops (2021 dollars)	Event records naming jurisdictions in the plan: Pittsfield city (67 records), Lenox town (31 records), Lanesborough town (29 records), Great Barrington town (27 records), Lee town (27 records), North Adams city (26 records), Stockbridge town (24 records), Cheshire town (21 records), Sheffield town (15 records), Adams town (11 records); and 18 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	19 records, 1955 to 2020	F/EF0 to F/EF4 (median F/EF1); 19 with a recorded value	F4 tornado, 1973-08-28, 6.4 mi path length (whole path, pre-1996), 313 yd wide, \$25,000,000 property; crops not recorded (1973 dollars), 4 direct deaths, 36 direct injuries		Event records naming jurisdictions in the plan: Florida town (1 record), Great Barrington town (1 record), Monterey town (1 record), Pittsfield city (1 record), Richmond town (1 record), Sandisfield town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	5 records, 2002 to 2024 (5 zone-level)		Wildfire, 2024-11-08, \$75,000 property; crops not reported (2024 dollars); NWS zone MAZ001		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	260 records, 1996 to 2026 (260 zone-level)		Winter Storm, 1997-03-31, \$1,000,000 property; crops not reported (1997 dollars); NWS zone MAZ001		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 23 declarations covering 17 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	\$20,010,337.52		
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
2013-04-19	2013-02-08	DR-4110-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$526,958.49		
2012-10-28	2012-10-27	EM-3350-MA	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		
2012-01-06	2011-10-29	DR-4051-MA	Major disaster	Severe Storm and Snowstorm	Winter Weather	\$404,015.74		
2011-11-01	2011-10-29	EM-3343-MA	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded		same incident as DR-4051
2011-09-03	2011-08-27	DR-4028-MA	Major disaster	Tropical Storm Irene	Hurricane	\$8,857,683.02		
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4028
2011-03-07	2011-01-11	DR-1959-MA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$687,684.63		
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$2,430,073.84		
2008-12-13	2008-12-11	EM-3296-MA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1813
2007-05-16	2007-04-15	DR-1701-MA	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$643,630.79		
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,529,500.99		
2005-09-13	2005-08-29	EM-3252-MA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-02-17	2005-01-22	EM-3201-MA	Emergency	Record and/or Near Record Snow	Winter Weather	\$572,497.69		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$399,402.57		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$364,886.92		
2001-03-28	2001-03-05	EM-3165-MA	Emergency	Snow	Winter Weather	\$301,029.40		
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		
1987-04-18	1987-03-30	DR-790-MA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1985-10-28	1985-09-27	DR-751-MA	Major disaster	Hurricane Gloria	Hurricane	no Public Assistance recorded		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
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.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	75			18	0		1996 to 2026-06-30	Includes 17 Frost/Freeze records.
Drought	7			5	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hail	177			2	0		1955 to 2026-06-30	
Heat Wave	24			6	0		1996 to 2026-06-30	
Hurricane	2			0	4		1996 to 2026-06-30	
Ice Storm	3			0	1		1996 to 2026-06-30	
Inland Flooding	150			13	3		1996 to 2026-06-30	
Landslide	1			0	0		1996 to 2026-06-30	
Lightning	16			1	0		1996 to 2026-06-30	
Strong Wind	780			148	0		1955 to 2026-06-30	Includes 49 High Wind and 71 Strong Wind records.
Tornado	19			0	0		1950 to 2026-06-30	
Wildfire	5			3	0		1996 to 2026-06-30	
Winter Weather	260			53	10		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-29	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone MAZ001 (NORTHERN BERKSHIRE), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-07-10	Flood		\$1,500,000 property; \$0 crops (2023 dollars)	0, 0	BRAYTONVILLE to NORTH ADAMS	within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2022-07-12	Thunderstorm Wind	50 kt (58 mph) estimated gust	damage not reported	1, 0	WEST STOCKBRIDGE	within last 5 years	deaths or injuries recorded
2020-08-04	Tropical Storm		\$0 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone MAZ001 (NORTHERN BERKSHIRE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-02-24	High Wind	60 kt (69 mph) measured gust	damage not reported	0, 0	NWS zone MAZ001 (NORTHERN BERKSHIRE), zone-level		B1-c worst recorded: High Wind and Strong Wind
2018-09-03	Heat		damage not reported	0, 0	NWS zone MAZ001 (NORTHERN BERKSHIRE), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-06-01	Hail	4 in	property not reported; \$0 crops (2011 dollars)	0, 0	EAST WINDSOR		B1-c worst recorded: Hail
2008-08-07	Lightning		\$200,000 property; \$0 crops (2008 dollars)	0, 0	WILLIAMSTOWN		B1-c worst recorded: Lightning
2008-07-24	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$0 property; \$0 crops (2008 dollars)	0, 0	PERU		B1-c worst recorded: Thunderstorm Wind
1997-03-31	Winter Storm		\$1,000,000 property; crops not reported (zone total, 1997 dollars)	0, 0	NWS zone MAZ001 (BERKSHIRE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1995-05-29	Tornado	F4, length not shown: implausible value in source, 12 yd wide	\$250 property; crops not recorded (1995 dollars)	3, 24	N. Egremont to Sandisfield		deaths or injuries recorded
1973-08-28	Tornado	F4, 6.4 mi path length (whole path, pre-1996), 313 yd wide	\$25,000,000 property; crops not recorded (1973 dollars)	4, 36	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,519 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	4.31	event-days per year	about 4.31 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	81.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.746	event-days per year	about 0.746 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	84	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00105	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.105%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.12	events per year	about 3.12 per year	Highly likely	FEMA annualized frequency (modeled)	118.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.74	event-days per year	about 1.74 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	32.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0786	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	26	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	1.23	event-days per year	about 1.23 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	83	1946-12-31 to 2014-02-12 (67 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Inland Flooding	2.64	event-days per year	about 2.64 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	74	1996 to 2023 (28 years)	see B1-f	
Landslide	1.25	events per year (modeled)	about 1.25 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	26.3	days per year with a strike	about 26.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.84	events per year	about 1.84 per year	Highly likely	FEMA annualized frequency (modeled)	71	1986 to 2023 (38 years)	countywide	
Tornado	0.274	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000458	annual probability at a location	chance a given location in the county burns in a year: 0.00458%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	21.8	event-days per year	about 21.8 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	414	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	68	30	2.27
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	446	30	14.9
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	14	30	0.467
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	73	30	2.43
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	20 of 40	55.2	57.1	59.2	Very Low 20, Not Applicable 20
Coastal Flooding	0 of 40				Not Applicable 40
Cold Wave	40 of 40	31.8	51.0	71.0	Relatively Moderate 25, Relatively Low 15
Drought	2 of 40	82.5	83.1	83.7	Relatively Low 2, No Rating 38
Earthquake	40 of 40	13.1	34.5	77.3	Relatively Low 16, Very Low 24
Hail	40 of 40	33.4	49.4	63.8	Relatively Low 37, Very Low 3
Heat Wave	40 of 40	2.7	4.8	14.4	Very Low 40
Hurricane	40 of 40	58.5	73.2	83.1	Relatively Moderate 9, Relatively Low 31
Ice Storm	40 of 40	21.2	56.2	82.1	Relatively Moderate 10, Relatively Low 27, Very Low 3
Inland Flooding	40 of 40	6.6	65.6	97.7	Very High 2, Relatively High 15, Relatively Moderate 13, Relatively Low 7, Very Low 3
Landslide	40 of 40	31.6	88.3	95.9	Relatively Moderate 1, Relatively Low 26, Very Low 13
Lightning	40 of 40	24.3	46.5	72.8	Relatively Moderate 18, Relatively Low 22
Strong Wind	40 of 40	37.4	64.1	84.0	Relatively High 3, Relatively Moderate 27, Relatively Low 10
Tornado	40 of 40	20.4	34.9	51.2	Relatively Low 31, Very Low 9
Wildfire	38 of 40	27.0	44.2	72.6	Relatively Low 2, Very Low 36, No Rating 2
Winter Weather	40 of 40	28.1	43.1	62.5	Relatively Moderate 14, Relatively Low 26

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
North Adams city	City	Expired on 2026-01-21	FMA RL 0, SRL 0; any 1	\$807,877.39	51 total; 5 since its plan	Includes \$146,922.32 for declarations not counted as hazard incidents (DR-4496-MA).
Pittsfield city	City	Approved, expires 2030-11-18	FMA RL 0, SRL 0; any 11	\$980,742.52	103 total; 3 since its plan	Includes \$278,427.72 for declarations not counted as hazard incidents (DR-4496-MA).
Adams town	Town	Approved, expires 2029-09-23	FMA RL 0, SRL 0; any 1	\$296,783.84	20 total; 0 since its plan	Includes \$39,628.89 for declarations not counted as hazard incidents (DR-4496-MA).
Becket town	Town	Expired on 2025-10-07	FMA RL 0, SRL 0; any 0	\$1,019,168.30	19 total; 7 since its plan	
Cheshire town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 1	\$225,663.73	26 total; 1 since its plan	Includes \$10,502.92 for declarations not counted as hazard incidents (DR-4496-MA).
Clarksburg town	Town	Approved, expires 2026-12-07	FMA RL 0, SRL 0; any 0	\$161,346.09	1 total; 0 since its plan	Includes \$32,861 for declarations not counted as hazard incidents (DR-4496-MA).
Dalton town	Town	Approved, expires 2029-08-27	FMA RL 0, SRL 0; any 2	\$153,548.86	19 total; 0 since its plan	Includes \$9,820 for declarations not counted as hazard incidents (DR-4496-MA).
Egremont town	Town	Approved, expires 2028-02-22	FMA RL 0, SRL 0; any 0	\$101,245.93	0 total; 0 since its plan	
Florida town	Town	Approved, expires 2031-07-12	FMA RL 0, SRL 0; any 0	\$893,044.92	5 total; not yet covered	
Great Barrington town	Town	Expired on 2026-01-12	FMA RL 0, SRL 0; any 2	\$477,861.93	45 total; 5 since its plan	Includes \$17,557.10 for declarations not counted as hazard incidents (DR-4496-MA).
Hancock town	Town	Approved, expires 2031-04-05	FMA RL 0, SRL 0; any 0	\$23,024.20	9 total; 0 since its plan	
Hinsdale town	Town	Approved, expires 2029-08-21	FMA RL 0, SRL 0; any 0	\$506,224.57	10 total; 0 since its plan	Includes \$7,758.47 for declarations not counted as hazard incidents (DR-4496-MA).
Lanesborough town	Town	Expired on 2024-03-27	FMA RL 0, SRL 0; any 0	\$238,455.59	32 total; 11 since its plan	Includes \$22,154.76 for declarations not counted as hazard incidents (DR-4496-MA).
Lee town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 3	\$303,050.47	34 total; 1 since its plan	Includes \$87,133.23 for declarations not counted as hazard incidents (DR-4496-MA).
Lenox town	Town	Approved, expires 2028-04-16	FMA RL 0, SRL 1; any 2	\$249,862.93	46 total; 4 since its plan	Includes \$120,225.93 for declarations not counted as hazard incidents (DR-4496-MA).
Monterey town	Town	Expired on 2025-12-14	FMA RL 1, SRL 0; any 5	\$535,883.01	12 total; 1 since its plan	Includes \$85,401.75 for declarations not counted as hazard incidents (DR-4496-MA).
Mount Washington town	Town	Approved, expires 2028-04-03	FMA RL 0, SRL 0; any 0	\$114,016.99	2 total; 0 since its plan	
New Ashford town	Town	Approved, expires 2028-04-16	FMA RL 0, SRL 0; any 0	\$30,288.19	4 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
New Marlborough town	Town	Expired on 2026-03-23	FMA RL 0, SRL 0; any 1	\$556,506.71	10 total; 1 since its plan	
Otis town	Town	Approved, expires 2027-06-15	FMA RL 0, SRL 0; any 0	\$464,966.53	20 total; 1 since its plan	
Peru town	Town	Approved, expires 2027-01-06	FMA RL 0, SRL 0; any 0	\$392,362.97	4 total; 0 since its plan	
Richmond town	Town	Expired on 2026-06-28	FMA RL 0, SRL 0; any 0	\$56,945.01	3 total; 0 since its plan	
Sandisfield town	Town	Expired on 2018-02-26	FMA RL 0, SRL 0; any 0	\$592,691.07	7 total; 2 since its plan	
Savoy town	Town	Expired on 2026-07-14	FMA RL 0, SRL 0; any 0	\$5,555,080.17	7 total; 0 since its plan	
Sheffield town	Town	Expired on 2024-04-11	FMA RL 0, SRL 0; any 0	\$240,784.61	22 total; 8 since its plan	Includes \$82,945.44 for declarations not counted as hazard incidents (DR-4496-MA).
Stockbridge town	Town	Expired on 2026-03-08	FMA RL 0, SRL 0; any 1	\$71,464.51	32 total; 7 since its plan	
Tyringham town	Town	Expired on 2026-06-23	FMA RL 0, SRL 0; any 0	\$152,182.40	4 total; 1 since its plan	
Washington town	Town	Expired on 2024-07-01	FMA RL 0, SRL 0; any 0	\$417,253.11	15 total; 8 since its plan	
West Stockbridge town	Town	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 1	\$117,521.64	18 total; 5 since its plan	
Williamstown town	Town	Approved, expires 2030-11-12	FMA RL 0, SRL 0; any 0	\$312,373.59	21 total; 0 since its plan	Includes \$8,843.44 for declarations not counted as hazard incidents (DR-4496-MA).
Windsor town	Town	Approved, expires 2026-10-06	FMA RL 0, SRL 0; any 0	\$362,879.16	11 total; 1 since its plan	

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

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

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

Local data needed

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

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
Avalanche	\$207,598	n/a	1	under \$1	n/a	\$2,842	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$30,059,348,583	\$30,246,034	128,939	\$537	\$11,613	\$2,386,795	under 0.0001%				
Drought	n/a	\$1,692,990	n/a	n/a	\$6,682	n/a	0.395% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$52,438,792,053	n/a	129,026	\$747,338	n/a	\$173,537	0.00143%				
Hail	\$30,059,348,583	\$30,246,034	128,939	\$15,906	\$27,097	\$248,377	under 0.0001%				
Heat Wave	\$30,059,348,583	\$30,246,034	128,939	under \$1	\$1,416	\$175,151	under 0.0001%				
Hurricane	\$30,057,768,560	\$30,246,034	128,927	\$2,996,406	\$86,494	\$111,935	0.00997%				
Ice Storm	\$30,051,077,991	n/a	128,892	\$276,162	n/a	\$16,931	0.000919%				
Inland Flooding	\$29,998,019,223	\$4,228,112	5,794	\$41,176,893	\$597	\$234,477	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	\$1,314,820,751	n/a	5,999	\$17,849	n/a	\$4,624	0.00136%				
Lightning	\$30,059,348,583	n/a	128,939	\$38,595	n/a	\$430,524	0.000128%				
Strong Wind	\$30,059,348,583	\$30,246,034	128,939	\$87,541	\$9,231	\$1,193,205	0.000291%				
Tornado	\$30,059,348,583	\$30,246,034	128,939	\$959,495	\$662	\$226,434	0.00319%				
Wildfire	\$3,733,972,474	\$5,091,884	19,177	\$9,460	\$2	\$1,276	0.000253%				
Winter Weather	\$30,059,348,583	\$30,246,034	128,939	\$44,457	\$5	\$41,552	0.000148%				

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	128,939
Building value (total, not at risk)	\$30,059,348,583
Agriculture value (total, not at risk)	\$30,246,034
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$46,514,437
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)	\$5,247,661
Social vulnerability rating	Relatively Moderate
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	30	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1	1	30	1	31	1	6
of which: Adams town	0	0	1	0	1	0	0
of which: Cheshire town	0	0	1	0	1	0	0
of which: Dalton town	0	0	2	0	2	0	0
of which: Great Barrington town	0	0	2	0	2	0	0

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
of which: Lee town	0	0	3	0	3	0	1
of which: Lenox town	0	1	2	1	2	0	1
of which: Monterey town	1	0	4	0	5	1	0
of which: New Marlborough town	0	0	1	0	1	0	0
of which: North Adams city	0	0	1	0	1	0	1
of which: Pittsfield city	0	0	11	0	11	0	3
of which: Stockbridge town	0	0	1	0	1	0	0
of which: West Stockbridge town	0	0	1	0	1	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
North Adams city	250034	0	0	1	0	1	0	1
Pittsfield city	250037	0	0	11	0	11	0	3
Adams town	250016	0	0	1	0	1	0	0
Becket town	250018	0	0	0	0	0	0	0
Cheshire town	250019	0	0	1	0	1	0	0
Clarksburg town	250020	0	0	0	0	0	0	0
Dalton town	250021	0	0	2	0	2	0	0
Egremont town	250022	0	0	0	0	0	0	0
Florida town	250023	0	0	0	0	0	0	0
Great Barrington town	250024	0	0	2	0	2	0	0
Hancock town	250025	0	0	0	0	0	0	0
Hinsdale town	250026	0	0	0	0	0	0	0
Lanesborough town	250027	0	0	0	0	0	0	0
Lee town	250028	0	0	3	0	3	0	1
Lenox town	250029	0	1	2	1	2	0	1
Monterey town	250030	1	0	4	0	5	1	0
Mount Washington town	250031	0	0	0	0	0	0	0
New Ashford town	250032	0	0	0	0	0	0	0
New Marlborough town	250033	0	0	1	0	1	0	0
Otis town	250035	0	0	0	0	0	0	0
Peru town	250036	0	0	0	0	0	0	0
Richmond town	250038	0	0	0	0	0	0	0
Sandisfield town	250039	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Savoy town	250040	0	0	0	0	0	0	0
Sheffield town	250041	0	0	0	0	0	0	0
Stockbridge town	250042	0	0	1	0	1	0	0
Tyringham town	250043	0	0	0	0	0	0	0
Washington town	250044	0	0	0	0	0	0	0
West Stockbridge town	250045	0	0	1	0	1	0	0
Williamstown town	250046	0	0	0	0	0	0	0
Windsor town	250047	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	1	26	1	27	1	6
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	0	3	0	3	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 30 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):

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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

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Cite this: Hazard Plain (2026). Berkshire County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25003). Automated baseline. <https://hazardplain.org/ma/25003/> 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