

Hampden County, MA

Risk-assessment baseline packet

County FIPS: 25013 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 (\$74,552,080 a year), Hurricane (\$11,795,781) and Earthquake (\$4,812,215).

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; 25013 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: 23 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>	Update underway
Agawam Town city	City	Approved, expires 2029-10-24	Town of Agawam Hazard Mitigation Plan Update 2024 (FEMA plan 109727)	2024-10-25	2029-10-24	1,120	
Chicopee city	City	Expired on 2022-09-25	City of Chicopee Hazard Mitigation Plan Update (FEMA plan 104532)	2017-09-26	2022-09-25	-1,466	FEMA tracker shows a plan awaiting revisions
Holyoke city	City	Approved, expires 2030-12-17	City of Holyoke Hazard Mitigation and Climate Adaptation Plan (FEMA plan 110854)	2025-12-18	2030-12-17	1,539	
Palmer Town city	City	Approved, expires 2028-04-16	Town of Palmer, MA Hazard Mitigation Plan Update (FEMA plan 108634)	2023-04-17	2028-04-16	564	
Springfield city	City	Approved, expires 2028-04-16	The City of Springfield Local Natural Hazards Mitigation Plan (FEMA plan 108535)	2023-04-17	2028-04-16	564	
West Springfield Town city	Town	Expired on 2025-10-14	The Town of West Springfield 2020 Local Natural Hazards Mitigation Plan Update (FEMA plan 106726)	2020-10-15	2025-10-14	-351	
Westfield city	City	Expired on 2022-02-05	City of Westfield Hazard Mitigation Plan Update (FEMA plan 102693)	2017-02-06	2022-02-05	-1,698	
Blandford town	Town	Expired on 2022-01-06	The Town of Blandford, Massachusetts 2016 Hazard Mitigation Plan (FEMA plan 102387)	2017-01-06	2022-01-06	-1,728	
Brimfield town	Town	Approved, expires 2030-10-20	The Town of Brimfield, Massachusetts Municipal Vulnerability Preparedness and Hazard Mitigation Plan 2023 Update (FEMA plan 110399)	2025-10-21	2030-10-20	1,481	
Chester town	Town	Approved, expires 2029-12-22	Town of Chester, MA Hazard Mitigation Plan Update August 2024 (FEMA plan 110267)	2024-12-23	2029-12-22	1,179	
East Longmeadow town	Town	Approved, expires 2030-04-15	The Town of East Longmeadow Hazard Mitigation Plan 2024 Update (FEMA plan 110305)	2025-04-16	2030-04-15	1,293	
Granville town	Town	Approved, expires 2027-10-13	Town of Granville 2021 Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) (FEMA plan 107851)	2022-10-14	2027-10-13	378	
Hampden town	Town	Expired on 2021-08-17	Town of Hampden Hazard Mitigation Plan Update 2015 (FEMA plan 101670)	2016-08-17	2021-08-17	-1,870	
Holland town	Town	Approved, expires 2030-04-15	Town of Holland Hazard Mitigation and Municipal Vulnerability Preparedness Plan Summary of Findings Report 2023 (FEMA plan 110143)	2025-04-16	2030-04-15	1,293	
Longmeadow town	Town	Approved, expires 2031-05-27	Longmeadow, MA Local Natural Hazard Mitigation Plan Update, 2024 (FEMA plan 110604)	2026-05-28	2031-05-27	1,700	
Ludlow town	Town	Approved, expires 2028-04-16	The Town of Ludlow, Massachusetts Municipal Vulnerability Preparedness Hazard Mitigation Plan (MVP-HMP) 2022 Update (FEMA plan 108655)	2023-04-17	2028-04-16	564	
Monson town	Town	Approved, expires 2029-04-11	Town of Monson, MA Hazard Mitigation Plan Update (FEMA plan 109460)	2024-04-12	2029-04-11	924	
Montgomery town	Town	Approved, expires 2028-04-04	Town of Montgomery Hazard Mitigation Plan and Municipal Vulnerability Preparedness Report February 2023 (FEMA plan 108873)	2023-04-05	2028-04-04	552	
Russell town	Town	Approved, expires 2027-06-13	Town of Russell, MA 2022 Hazard Mitigation Plan (FEMA plan 108226)	2022-06-14	2027-06-13	256	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway
Southwick town	Town	Approved, expires 2029-03-13	Town of Southwick, MA Hazard Mitigation Plan Update (FEMA plan 109432)	2024-03-14	2029-03-13	895	
Tolland town	Town	Approved, expires 2028-04-17	The Town of Tolland, Massachusetts Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) 2022 Update (FEMA plan 108656)	2023-04-18	2028-04-17	565	
Wales town	Town	Approved, expires 2031-03-31	Town of Wales Municipal Vulnerability Preparedness and Hazard Mitigation Plan 2025 (FEMA plan 110907)	2026-04-01	2031-03-31	1,643	
Wilbraham town	Town	Approved, expires 2026-12-15	Town of Wilbraham 2021 Municipal Vulnerability Preparedness (MVP) - Hazard Mitigation Plan (HMP) (FEMA plan 107833)	2021-12-16	2026-12-15	76	

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 High	Relatively High	\$74,259,577	\$60,261	\$232,242	\$74,552,080	123	
2	Hurricane	Relatively High	Relatively High	\$11,119,376	\$135,445	\$540,960	\$11,795,781	3	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$3,559,087	n/a	\$1,253,128	\$4,812,215		Storm Events does not record earthquakes.
4	Cold Wave	Relatively Moderate	Relatively High	\$519	\$7,089	\$4,211,740	\$4,219,347	3	
5	Tornado	Relatively Moderate	Relatively Moderate	\$2,880,442	\$771	\$919,812	\$3,801,025	4	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$3	\$4,834	\$2,482,557	\$2,487,394	4	
7	Strong Wind	Relatively High	Relatively High	\$370,980	\$856	\$1,557,832	\$1,929,668	532	Includes 43 High Wind and 69 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Ice Storm	Relatively High	Relatively High	\$1,177,416	n/a	\$124,563	\$1,301,979	5	
9	Hail	Relatively Moderate	Relatively Moderate	\$133,625	\$16,510	\$740,050	\$890,184	203	
10	Lightning	Relatively Moderate	Relatively Moderate	\$46,792	n/a	\$396,340	\$443,132	32	
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$87,529	\$4	\$132,662	\$220,196	152	
12	Drought	Relatively Low	Relatively Low	n/a	\$218,498	n/a	\$218,498	9	
13	Wildfire	Very Low	Very Low	\$17,420	\$3	\$3,372	\$20,795	2	
14	Landslide	Relatively Low	Very Low	\$184	n/a	\$3,764	\$3,948	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Avalanche	Very Low	Very Low	under \$1	n/a	\$199	\$199	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.

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: 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 8130.02 (Very Low, 24.1); tract 8137.02 (Very Low, 22.3); tract 8130.01 (Very Low, 21.8)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 8005 (Relatively Moderate, 81.0); tract 8011.01 (Relatively Moderate, 80.5); tract 8002.02 (Relatively Moderate, 79.2)
Hurricane	tract 8134.04 (Relatively Moderate, 87.1); tract 8132.05 (Relatively Moderate, 85.6); tract 8131.01 (Relatively Moderate, 85.4)
Landslide	tract 8130.02 (Relatively Low, 93.2); tract 8130.01 (Relatively Low, 91.3); tract 8137.02 (Relatively Low, 87.7)
Tornado	tract 8134.04 (Relatively Moderate, 55.6); tract 8128 (Relatively Low, 53.2); tract 8121.03 (Relatively Low, 53.0)
Wildfire	tract 8131.01 (Relatively Low, 71.2); tract 8128 (Very Low, 67.5); tract 8136.02 (Very Low, 66.5)

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 8130.02 is Census Tract 8130.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
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	3 records, 2015 to 2019 (3 zone-level)	1 day to 2 days (median 1 day); 3 with a recorded value	2 consecutive days, 2016-02-13 to 2016-02-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	9 records, 2016 to 2017 (9 zone-level)	246 days; 1 with a recorded value	246 days (about 8.1 months), 2016-08-02 to 2017-04-04, a run of 9 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)	240 records, 1958 to 2025 (1 zone-level)	0.75 in to 3 in (median 0.88 in); 239 with a recorded value	3 in hail, 2011-07-26	Hail, 2013-08-04, \$3,000,000 property; \$0 crops (2013 dollars)	Event records naming jurisdictions in the plan: Westfield city (20 records), Blandford town (15 records), Ludlow town (13 records), Chicopee city (12 records), Springfield city (9 records), Chester town (7 records), Monson town (7 records), Longmeadow town (6 records), Southwick town (6 records), Granville town (5 records); and 9 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2010 to 2011 (4 zone-level)	1 day to 2 days (median 1.5 days); 2 with a recorded value	2 consecutive days, 2010-07-06 to 2010-07-07, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2011 to 2021 (3 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$450,000 property; \$0 crops (2011 dollars); NWS zone MAZ011		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)	5 records, 1998 to 2019 (5 zone-level)		Ice Storm, 2008-12-11, \$1,000,000 property; \$0 crops (2008 dollars); NWS zone MAZ009		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	123 records, 1996 to 2025 (6 zone-level)		Flood, 2011-08-28, \$1,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Westfield city (10 records), Chester town (6 records), Holyoke city (6 records), Longmeadow town (4 records), Ludlow town (4 records), Southwick town (3 records), Springfield city (3 records), Brimfield town (2 records), East Longmeadow town (2 records), Granville town (2 records); and 5 more jurisdictions (see the Excel file). Zone-level records (6) 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					

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)	32 records, 1996 to 2026		Lightning, 2012-05-29, \$165,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Monson town (3 records), Blandford town (1 record), Hampden town (1 record), Ludlow town (1 record), Southwick town (1 record), Springfield city (1 record), Westfield city (1 record), Wilbraham 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)	112 records, 1996 to 2025 (112 zone-level)	27 kt (31 mph) to 68 kt (78 mph) (median 48 kt (55 mph)); 85 with a recorded value	68 kt (78 mph) measured gust, High Wind, 2021-03-01; NWS zone MAZ011	High Wind, 2012-10-29, \$150,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	496 records, 1957 to 2026	40 kt (46 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 440 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1974-07-05	Thunderstorm Wind, 2011-07-26, \$1,500,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Westfield city (40 records), Monson town (21 records), Southwick town (20 records), Ludlow town (18 records), Holyoke city (15 records), Longmeadow town (15 records), Springfield city (13 records), Blandford town (12 records), Chester town (12 records), East Longmeadow town (10 records); and 10 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	19 records, 1956 to 2020	F/EF0 to F/EF3 (median F/EF1); 19 with a recorded value	EF3 tornado, 2011-06-01, 31.52 mi within this county, 880 yd wide, \$227,600,000 property; \$0 crops (2011 dollars), 3 direct deaths, 200 direct injuries		Event records naming jurisdictions in the plan: Blandford town (1 record), Brimfield town (1 record), Holland town (1 record), Tolland town (1 record), Westfield city (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)	2 records, 2012 to 2016 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	152 records, 1996 to 2026 (152 zone-level)		Heavy Snow, 2011-10-29, \$8,000,000 property; \$0 crops (2011 dollars); NWS zone MAZ011		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: 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	\$54,492,766.99		
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	\$1,921,725.13		
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	\$53,441,759.23		
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	\$1,798,389.87		
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4028
2011-06-15	2011-06-01	DR-1994-MA	Major disaster	Severe Storms and Tornadoes	Tornado	\$68,155,474.81		
2011-03-07	2011-01-11	DR-1959-MA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$1,575,549.19		
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$1,096,237.29		
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	\$1,430,107.12		
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,520,478.90		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-02-17	2005-01-22	EM-3201-MA	Emergency	Record and/or Near Record Snow	Winter Weather	\$1,247,385.04		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$964,480.22		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$921,561.87		
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		
1991-08-26	1991-08-19	DR-914-MA	Major disaster	Hurricane Bob	Hurricane	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	3			0	0		1996 to 2026-06-30	
Drought	9			0	0		1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	240			9	0		1955 to 2026-06-30	
Heat Wave	4			0	0		1996 to 2026-06-30	
Hurricane	3			0	5		1996 to 2026-06-30	
Ice Storm	5			0	1		1996 to 2026-06-30	
Inland Flooding	123			11	3		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	32			2	0		1996 to 2026-06-30	
Strong Wind	608			61	0		1955 to 2026-06-30	Includes 43 High Wind and 69 Strong Wind records.
Tornado	19			0	1		1950 to 2026-06-30	
Wildfire	2			0	0		1996 to 2026-06-30	
Winter Weather	152			12	9		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-02-03	High Wind	52 kt (60 mph) estimated gust	\$8,000 property; \$0 crops (zone total, 2023 dollars)	1, 1	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level	within last 5 years	deaths or injuries recorded
2021-03-01	High Wind	68 kt (78 mph) measured gust	\$1,000 property; \$0 crops (zone total, 2021 dollars)	0, 0	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level		B1-c worst recorded: High Wind and Strong Wind
2016-02-13	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-05-29	Lightning		\$165,000 property; \$0 crops (2012 dollars)	0, 0	PALMER		B1-c worst recorded: Lightning
2011-08-28	Flood		\$1,000,000 property; \$0 crops (2011 dollars)	0, 0	MUNDALE to WESTFIELD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-28	Tropical Storm		\$450,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-07-26	Hail	3 in	\$0 property; \$0 crops (2011 dollars)	0, 0	SPRINGFIELD		B1-c worst recorded: Hail
2011-06-01	Tornado	EF3, 31.52 mi within this county, 880 yd wide	\$227,600,000 property; \$0 crops (2011 dollars)	3, 200	WESTFIELD to HOLLAND		deaths or injuries recorded
2010-07-06	Heat		\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level		B1-c worst recorded: Excessive Heat, Heat
2008-12-11	Ice Storm		\$1,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone MAZ009 (WESTERN HAMPDEN), zone-level		B1-c worst recorded: Ice Storm
2006-10-20	High Wind	50 kt (58 mph) estimated gust	\$65,000 property; \$0 crops (zone total, 2006 dollars)	1, 0	NWS zone MAZ011 (EASTERN HAMPDEN), zone-level		deaths or injuries recorded
1974-07-05	Thunderstorm Wind	90 kt (104 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" (1,200 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	2.84	event-days per year	about 2.84 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	54	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.01	event-days per year	about 4.01 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	217	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0014	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.14%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.94	events per year	about 2.94 per year	Highly likely	FEMA annualized frequency (modeled)	111.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.06	event-days per year	about 5.06 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	87.5	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.11	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	48	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	2.32	event-days per year	about 2.32 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	156	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	2.82	event-days per year	about 2.82 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	79	1996 to 2023 (28 years)	see B1-f	
Landslide	0.666	events per year (modeled)	about 0.67 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	26.5	days per year with a strike	about 26.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.8	events per year	about 1.8 per year	Highly likely	FEMA annualized frequency (modeled)	69	1986 to 2023 (38 years)	countywide	
Tornado	0.188	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000588	annual probability at a location	chance a given location in the county burns in a year: 0.00588%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	17.5	event-days per year	about 17.5 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	333	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	59	30	1.97
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	401	30	13.4
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	10	30	0.333
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	4 of 104	21.1	22.1	24.1	Very Low 4, Not Applicable 100
Coastal Flooding	0 of 104				Not Applicable 104
Cold Wave	104 of 104	24.3	45.4	67.7	Relatively Moderate 41, Relatively Low 63
Drought	35 of 104	67.5	80.0	94.1	Relatively Moderate 2, Relatively Low 17, Very Low 16, No Rating 69
Earthquake	104 of 104	21.6	56.9	81.0	Relatively Moderate 4, Relatively Low 80, Very Low 20
Hail	104 of 104	31.7	54.2	69.2	Relatively Low 103, Very Low 1
Heat Wave	104 of 104	5.3	36.0	65.3	Relatively Moderate 4, Relatively Low 91, Very Low 9
Hurricane	104 of 104	60.6	78.4	87.1	Relatively Moderate 48, Relatively Low 56
Ice Storm	104 of 104	38.3	73.2	92.0	Relatively High 1, Relatively Moderate 67, Relatively Low 36
Inland Flooding	104 of 104	7.6	55.2	99.6	Very High 2, Relatively High 11, Relatively Moderate 50, Relatively Low 35, Very Low 6
Landslide	104 of 104	12.2	30.6	93.2	Relatively Low 6, Very Low 98
Lightning	104 of 104	7.1	25.4	46.0	Relatively Low 75, Very Low 29
Strong Wind	104 of 104	23.0	53.7	75.5	Relatively Moderate 49, Relatively Low 55
Tornado	104 of 104	24.9	40.1	55.6	Relatively Moderate 1, Relatively Low 95, Very Low 8
Wildfire	94 of 104	18.5	37.8	71.2	Relatively Low 1, Very Low 93, No Rating 10
Winter Weather	104 of 104	26.2	46.4	62.8	Relatively Moderate 45, Relatively Low 59

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
Agawam Town city	City	Approved, expires 2029-10-24	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Chicopee city	City	Expired on 2022-09-25	FMA RL 0, SRL 0; any 0	\$4,925,122.69	18 total; 0 since its plan	Includes \$64,488.20 for declarations not counted as hazard incidents (DR-4496-MA).
Holyoke city	City	Approved, expires 2030-12-17	FMA RL 0, SRL 0; any 1	\$3,046,604.84	24 total; 0 since its plan	Includes \$149,966.93 for declarations not counted as hazard incidents (DR-4496-MA).
Palmer Town city	City	Approved, expires 2028-04-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Springfield city	City	Approved, expires 2028-04-16	FMA RL 0, SRL 0; any 0	\$59,718,414.39	26 total; 1 since its plan	Includes \$2,689,515.35 for declarations not counted as hazard incidents (DR-4496-MA).
West Springfield Town city	Town	Expired on 2025-10-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Westfield city	City	Expired on 2022-02-05	FMA RL 0, SRL 0; any 2	\$2,352,196.75	72 total; 19 since its plan	Includes \$191,012.97 for declarations not counted as hazard incidents (DR-4496-MA).
Blandford town	Town	Expired on 2022-01-06	FMA RL 0, SRL 0; any 0	\$1,494,666.78	29 total; 6 since its plan	
Brimfield town	Town	Approved, expires 2030-10-20	FMA RL 0, SRL 0; any 1	\$876,012.68	12 total; 0 since its plan	Includes \$10,608.76 for declarations not counted as hazard incidents (DR-4496-MA).
Chester town	Town	Approved, expires 2029-12-22	FMA RL 0, SRL 0; any 2	\$582,907.08	25 total; 1 since its plan	
East Longmeadow town	Town	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 0	\$1,434,779.54	15 total; 0 since its plan	Includes \$277,223.20 for declarations not counted as hazard incidents (DR-4496-MA).
Granville town	Town	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$267,648.42	16 total; 1 since its plan	Includes \$3,850 for declarations not counted as hazard incidents (DR-4496-MA).
Hampden town	Town	Expired on 2021-08-17	FMA RL 0, SRL 0; any 2	\$331,422.69	13 total; 1 since its plan	
Holland town	Town	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 0	\$1,087,850.91	5 total; 0 since its plan	
Longmeadow town	Town	Approved, expires 2031-05-27	FMA RL 0, SRL 0; any 0	\$7,999,651.48	25 total; 0 since its plan	Includes \$336,402.59 for declarations not counted as hazard incidents (DR-4496-MA).
Ludlow town	Town	Approved, expires 2028-04-16	FMA RL 0, SRL 0; any 0	\$2,407,552.50	36 total; 0 since its plan	
Monson town	Town	Approved, expires 2029-04-11	FMA RL 0, SRL 0; any 1	\$2,259,848.04	33 total; 1 since its plan	Includes \$35,220.34 for declarations not counted as hazard incidents (DR-4496-MA).
Montgomery town	Town	Approved, expires 2028-04-04	FMA RL 0, SRL 0; any 0	\$121,520.90	9 total; 1 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>	
Russell town	Town	Approved, expires 2027-06-13	FMA RL 0, SRL 0; any 0	\$175,286.55	14 total; 2 since its plan	
Southwick town	Town	Approved, expires 2029-03-13	FMA RL 0, SRL 0; any 0	\$1,734,964.55	30 total; 1 since its plan	Includes \$63,842.67 for declarations not counted as hazard incidents (DR-4496-MA).
Tolland town	Town	Approved, expires 2028-04-17	FMA RL 0, SRL 0; any 0	\$264,698.65	7 total; 0 since its plan	Includes \$26,215.42 for declarations not counted as hazard incidents (DR-4496-MA).
Wales town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$275,761.10	2 total; 0 since its plan	
Wilbraham town	Town	Approved, expires 2026-12-15	FMA RL 0, SRL 0; any 0	\$5,748,702.53	11 total; 1 since its plan	Includes \$153,390.83 for declarations not counted as hazard incidents (DR-4496-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
Avalanche	\$177,341	n/a	under 1	under \$1	n/a	\$199	under 0.0001%				
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$81,341,885,521	\$33,336,901	465,327	\$519	\$7,089	\$4,211,740	under 0.0001%				
Drought	n/a	\$25,122,967	n/a	n/a	\$218,498	n/a	0.87% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$145,051,842,693	n/a	465,825	\$3,559,087	n/a	\$1,253,128	0.00245%				
Hail	\$81,341,885,521	\$33,336,901	465,327	\$133,625	\$16,510	\$740,050	0.000164%				
Heat Wave	\$81,341,885,521	\$33,336,901	465,327	\$3	\$4,834	\$2,482,557	under 0.0001%				
Hurricane	\$81,264,762,745	\$33,336,901	464,621	\$11,119,376	\$135,445	\$540,960	0.0137%				
Ice Storm	\$81,337,148,626	n/a	465,274	\$1,177,416	n/a	\$124,563	0.00145%				
Inland Flooding	\$81,251,783,135	\$6,454,901	5,734	\$74,259,577	\$60,261	\$232,242	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	\$1,641,243,401	n/a	8,595	\$184	n/a	\$3,764	under 0.0001%				
Lightning	\$81,341,885,521	n/a	465,327	\$46,792	n/a	\$396,340	under 0.0001%				
Strong Wind	\$81,341,885,521	\$33,336,901	465,327	\$370,980	\$856	\$1,557,832	0.000456%				

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
Tornado	\$81,341,885,521	\$33,336,901	465,327	\$2,880,442	\$771	\$919,812	0.00354%				
Wildfire	\$5,070,241,317	\$5,116,970	43,835	\$17,420	\$3	\$3,372	0.000344%				
Winter Weather	\$81,341,885,521	\$33,336,901	465,327	\$87,529	\$4	\$132,662	0.000108%				

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	465,327
Building value (total, not at risk)	\$81,341,885,521
Agriculture value (total, not at risk)	\$33,336,901
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$94,097,220
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)	\$12,599,221
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county 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	0	0	9	0	9	0	6
of which: Brimfield town	0	0	1	0	1	0	0
of which: Chester town	0	0	2	0	2	0	1
of which: Hampden town	0	0	2	0	2	0	2
of which: Holyoke city	0	0	1	0	1	0	1
of which: Monson town	0	0	1	0	1	0	0
of which: Westfield city	0	0	2	0	2	0	2

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>
Agawam Town city	250133	0	0	0	0	0	0	0
Chicopee city	250137	0	0	0	0	0	0	0
Holyoke city	250142	0	0	1	0	1	0	1
Palmer Town city	250147	0	0	0	0	0	0	0
Springfield city	250150	0	0	0	0	0	0	0
West Springfield Town city	250155	0	0	0	0	0	0	0
Westfield city	250153	0	0	2	0	2	0	2
Blandford town	250134	0	0	0	0	0	0	0
Brimfield town	250135	0	0	1	0	1	0	0
Chester town	250136	0	0	2	0	2	0	1
East Longmeadow town	250138	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>
Granville town	250139	0	0	0	0	0	0	0
Hampden town	250140	0	0	2	0	2	0	2
Holland town	250141	0	0	0	0	0	0	0
Longmeadow town	250143	0	0	0	0	0	0	0
Ludlow town	250144	0	0	0	0	0	0	0
Monson town	250145	0	0	1	0	1	0	0
Montgomery town	250146	0	0	0	0	0	0	0
Russell town	250148	0	0	0	0	0	0	0
Southwick town	250149	0	0	0	0	0	0	0
Tolland town	250151	0	0	0	0	0	0	0
Wales town	250152	0	0	0	0	0	0	0
Wilbraham town	250154	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	7	0	7	0	4
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	2	0	2	0	2
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 9 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). Hampden County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25013). Automated baseline. <https://hazardplain.org/ma/25013/> 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