

Worcester County, MA

Risk-assessment baseline packet

County FIPS: 25027 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 (\$89,579,402 a year), Hurricane (\$37,202,237) and Cold Wave (\$9,910,253).

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; 25027 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: 63 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	Notes
Devens CDP	Unincorporated	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956	FEMA tracker shows a plan awaiting revisions	
Fitchburg city	City	Expired on 2026-02-09	City of Fitchburg 2020 Hazard Mitigation Plan - Municipal Vulnerability Preparedness Plan (FEMA plan 106823)	2021-02-10	2026-02-09	-233		
Gardner city	City	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956	FEMA tracker shows a plan in review	
Leominster city	City	Approved, expires 2028-03-14	City of Leominster Natural Hazard Mitigation Plan Update (FEMA plan 108613)	2023-03-15	2028-03-14	531		
Southbridge Town city	City	Approved, expires 2030-04-15	Southbridge Hazard Mitigation Plan Update October 2024 (FEMA plan 110195)	2025-04-16	2030-04-15	1,293		
Worcester city	City	Approved, expires 2030-10-14	City of Worcester, MA Multi-Hazard Mitigation Plan Update 2025 (FEMA plan 111014)	2025-10-15	2030-10-14	1,475		
Ashburnham town	Town	Approved, expires 2027-08-23	Town of Ashburnham, MA, Local Hazard Mitigation Plan (LHMP) and Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 107644)	2022-08-24	2027-08-23	327		
Athol town	Town	Approved, expires 2026-12-09	Town of Athol, MA Community Resilience Building: Integrated MVP HMP Report (FEMA plan 106617)	2021-12-10	2026-12-09	70		
Auburn town	Town	Approved, expires 2030-04-15	2024 Hazard Mitigation Plan, Auburn, Massachusetts (FEMA plan 110256)	2025-04-16	2030-04-15	1,293		
Barre town	Town	Expired on 2024-04-07	Barre Hazard Mitigation Plan Update (FEMA plan 105652)	2019-04-08	2024-04-07	-906		
Berlin town	Town	Approved, expires 2031-03-31	Berlin Hazard Mitigation Plan Update (FEMA plan 111127)	2026-04-01	2031-03-31	1,643		
Blackstone town	Town	Approved, expires 2031-03-31	Blackstone Hazard Mitigation Plan (FEMA plan 110955)	2026-04-01	2031-03-31	1,643		
Bolton town	Town	Approved, expires 2031-05-13	Bolton, MA 2025 Hazard Mitigation Plan Update 2025 (FEMA plan 110479)	2026-05-14	2031-05-13	1,686		
Boylston town	Town	Approved, expires 2031-03-31	Boylston Hazard Mitigation Plan (FEMA plan 111098)	2026-04-01	2031-03-31	1,643		
Brookfield town	Town	Expired on 2023-08-16	Brookfield Hazard Mitigation Plan Update (FEMA plan 105119)	2018-08-17	2023-08-16	-1,141		
Charlton town	Town	Expired on 2024-11-26	Charlton Hazard Mitigation Plan Update (FEMA plan 106032)	2019-11-27	2024-11-26	-673		
Clinton town	Town	Approved, expires 2028-02-05	Clinton, Massachusetts Hazard Mitigation Plan 2022 (FEMA plan 108722)	2023-02-06	2028-02-05	493		this jurisdiction approved 2023-02-02
Douglas town	Town	Approved, expires 2031-04-14	Hazard Mitigation Plan Douglas, Massachusetts 2025 (FEMA plan 111341)	2026-04-15	2031-04-14	1,657		
Dudley town	Town	Approved, expires 2030-09-16	Town of Dudley, MA Hazard Mitigation Plan Update (FEMA plan 110791)	2025-09-17	2030-09-16	1,447		
East Brookfield town	Town	Expired on 2024-07-10	East Brookfield Hazard Mitigation Plan Update (FEMA plan 105741)	2019-07-11	2024-07-10	-812		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Grafton town	Town	Approved, expires 2028-01-19	2022 Hazard Mitigation Plan Update Town of Grafton, Massachusetts (FEMA plan 108526)	2023-01-20	2028-01-19	476		
Hardwick town	Town	Approved, expires 2029-09-16	Town of Hardwick, MA Hazard Mitigation Plan Update April 2024 (FEMA plan 109892)	2024-09-17	2029-09-16	1,082		
Harvard town	Town	Approved, expires 2028-01-19	Town of Harvard, MA Hazard Mitigation Plan Update (FEMA plan 108571)	2023-01-20	2028-01-19	476		
Holden town	Town	Approved, expires 2031-01-29	Holden Hazard Mitigation Plan 2025 Update (FEMA plan 111236)	2026-01-30	2031-01-29	1,582		
Hopedale town	Town	Approved, expires 2028-03-29	Hopedale Hazard Mitigation Plan 2023 Update (FEMA plan 108827)	2023-03-30	2028-03-29	546		
Hubbardston town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956		
Lancaster town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956	FEMA tracker shows a plan awaiting revisions	
Leicester town	Town	Approved, expires 2031-08-23	2025 Leicester Hazard Mitigation & Resiliency Plan (FEMA plan 111035)	2026-08-24	2031-08-23	1,788		
Lunenburg town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956		
Mendon town	Town	Expired on 2022-02-15	Mendon Hazard Mitigation Plan (FEMA plan 102802)	2017-02-16	2022-02-15	-1,688		
Milford town	Town	Expired on 2023-09-03	Multi-Hazard Mitigation Plan Town of Milford, Massachusetts (FEMA plan 105039)	2018-09-04	2023-09-03	-1,123		
Millbury town	Town	Approved, expires 2031-07-19	Millbury Hazard Mitigation Plan 2025 Update (FEMA plan 111576)	2026-07-20	2031-07-19	1,753		
Millville town	Town	Approved, expires 2027-12-08	Town of Millville 2022 Hazard Mitigation Plan (HMP) & Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 108333)	2022-12-09	2027-12-08	434		
New Braintree town	Town	Expired on 2024-04-11	New Braintree Hazard Mitigation Plan Update (FEMA plan 105663)	2019-04-12	2024-04-11	-902		
North Brookfield town	Town	Expired on 2024-09-04	North Brookfield Hazard Mitigation Plan Update (FEMA plan 105883)	2019-09-05	2024-09-04	-756		
Northborough town	Town	Approved, expires 2030-08-06	Northborough Hazard Mitigation Plan Update (FEMA plan 110386)	2025-08-07	2030-08-06	1,406		
Northbridge town	Town	Expired on 2023-12-10	Northbridge Hazard Mitigation Plan Update (FEMA plan 105371)	2018-12-11	2023-12-10	-1,025		
Oakham town	Town	Expired on 2024-04-11	Oakham Hazard Mitigation Plan Update (FEMA plan 105662)	2019-04-12	2024-04-11	-902	FEMA tracker shows a plan awaiting revisions	
Oxford town	Town	Approved, expires 2029-11-19	2022 Oxford Hazard Mitigation Plan (HMP) & Municipal Vulnerability Preparedness (MVP) Plan (FEMA plan 109844)	2024-11-20	2029-11-19	1,146		
Paxton town	Town	Approved, expires 2031-07-12	Hazard Mitigation Plan 2025, Town of Paxton (FEMA plan 111620)	2026-07-13	2031-07-12	1,746		
Petersham town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956		
Phillipston town	Town	Expired on 2021-05-23	Montachusett Region Natural Hazard Mitigation Plan 2015 Update (FEMA plan 101692)	2016-05-24	2021-05-23	-1,956		
Princeton town	Town	Approved, expires 2031-03-31	Princeton Hazard Mitigation Plan 2025 Update (FEMA plan 111518)	2026-04-01	2031-03-31	1,643		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Royalston town	Town	Expired on 2025-10-08	Town of Royalston Multi-Hazard Mitigation Plan (FEMA plan 106777)	2020-10-09	2025-10-08	-357		
Rutland town	Town	Expired on 2024-01-28	Rutland Hazard Mitigation Plan Update (FEMA plan 105350)	2019-01-29	2024-01-28	-976		
Shrewsbury town	Town	Approved, expires 2031-08-26	Town of Shrewsbury, MA Hazard Mitigation Plan (FEMA plan 111983)	2026-08-27	2031-08-26	1,791		
Southborough town	Town	Expired on 2026-06-22	Local Hazard Mitigation & Climate Adaptation Plan 2021 Update Town of Southborough, MA (FEMA plan 107491)	2021-06-23	2026-06-22	-100		
Spencer town	Town	Approved, expires 2031-09-16	Spencer Hazard Mitigation Plan (FEMA plan 111765)	2026-09-17	2031-09-16	1,812		
Sterling town	Town	Expired on 2026-08-04	Local Hazard Mitigation & Climate Adaptation Plan 2021 Update Town of Sterling, MA (FEMA plan 107590)	2021-08-05	2026-08-04	-57		
Sturbridge town	Town	Expired on 2024-10-08	Sturbridge Hazard Mitigation Plan Update (FEMA plan 105867)	2019-10-09	2024-10-08	-722		
Sutton town	Town	Expired on 2021-12-20	Sutton Hazard Mitigation Plan (FEMA plan 102629)	2016-12-20	2021-12-20	-1,745		
Templeton town	Town	Approved, expires 2031-08-30	Town of Templeton Hazard Mitigation Plan (FEMA plan 111735)	2026-08-31	2031-08-30	1,795		
Upton town	Town	Expired on 2024-03-20	Upton Hazard Mitigation Plan (FEMA plan 105419)	2019-03-21	2024-03-20	-924		
Uxbridge town	Town	Expired on 2024-05-16	Uxbridge Hazard Mitigation Plan Update (FEMA plan 105647)	2019-05-17	2024-05-16	-867		
Warren town	Town	Expired on 2024-08-05	Warren Hazard Mitigation Plan Update (FEMA plan 105819)	2019-08-06	2024-08-05	-786		
Webster town	Town	Approved, expires 2030-09-15	Town of Webster, MA Multi-Hazard Mitigation Plan (FEMA plan 110665)	2025-09-16	2030-09-15	1,446		
West Boylston town	Town	Expired on 2023-03-04	West Boylston Hazard Mitigation Plan Update (FEMA plan 104840)	2018-03-05	2023-03-04	-1,306		
West Brookfield town	Town	Expired on 2022-02-08	West Brookfield Hazard Mitigation Plan (FEMA plan 102717)	2017-02-09	2022-02-08	-1,695		
Westborough town	Town	Approved, expires 2031-03-31	Westborough Hazard Mitigation Plan (FEMA plan 111083)	2026-04-01	2031-03-31	1,643		
Westminster town	Town	Approved, expires 2030-01-09	Westminster, Massachusetts Hazard Mitigation and Climate Adaptation Plan (FEMA plan 108882)	2025-01-10	2030-01-09	1,197		
Winchendon town	Town	Approved, expires 2027-08-28	Town of Winchendon Hazard Mitigation and Municipal Vulnerability Preparedness Plan (FEMA plan 108061)	2022-08-29	2027-08-28	332		
Name not given in FEMA data (ID NM01_12387)	College/ University	Expired on 2021-05-12	University of Massachusetts Multi-Campus Hazard Mitigation Plan (FEMA plan 12383)	2016-05-12	2021-05-12	-1,967		
University Medical Campus	College/ University	Expired on 2021-02-09	University of Massachusetts Medical School Multi-Hazard Mitigation Plan (FEMA plan 101666)	2016-02-09	2021-02-09	-2,059		

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	\$89,086,338	\$122,264	\$370,800	\$89,579,402	205	
2	Hurricane	Relatively High	Relatively High	\$35,229,121	\$445,175	\$1,527,941	\$37,202,237	4	
3	Cold Wave	Relatively High	Relatively High	\$5,331	\$23,549	\$9,881,373	\$9,910,253	8	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Earthquake	Relatively Low	Relatively Moderate	\$4,702,434	n/a	\$869,777	\$5,572,212		Storm Events does not record earthquakes.
5	Tornado	Relatively Moderate	Relatively Moderate	\$4,220,023	\$1,443	\$837,080	\$5,058,546	20	
6	Strong Wind	Relatively High	Relatively High	\$977,262	\$944	\$3,393,782	\$4,371,988	749	Includes 57 High Wind and 121 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Ice Storm	Very High	Very High	\$3,705,177	n/a	\$131,846	\$3,837,023	5	
8	Heat Wave	Relatively Moderate	Relatively Moderate	\$4	\$8,812	\$3,486,691	\$3,495,507	11	
9	Lightning	Relatively High	Relatively High	\$157,993	n/a	\$1,652,451	\$1,810,445	75	
10	Hail	Relatively Moderate	Relatively Moderate	\$48,385	\$2,688	\$873,837	\$924,910	224	
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$703,636	n/a	\$703,636	14	
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$88,821	\$15	\$33,186	\$122,023	192	
13	Wildfire	Very Low	Relatively Low	\$99,475	\$21	\$16,973	\$116,469	1	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
14	Landslide	Relatively Moderate	Relatively Low	\$101,272	n/a	\$7,563	\$108,835	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: avalanche, 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>
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 7442.02 (Relatively Moderate, 80.0); tract 7612 (Relatively Moderate, 80.0); tract 7306 (Relatively Low, 71.0)
Hurricane	tract 7612 (Relatively High, 93.7); tract 7442.02 (Relatively High, 90.8); tract 7320.02 (Relatively Moderate, 89.1)
Landslide	tract 7261 (Relatively Moderate, 96.3); tract 7191 (Relatively Moderate, 96.0); tract 7081 (Relatively Moderate, 95.9)
Tornado	tract 7612 (Relatively Moderate, 54.2); tract 7306 (Relatively Low, 51.7); tract 7351 (Relatively Low, 49.3)
Wildfire	tract 7151 (Relatively Low, 82.2); tract 7191 (Relatively Low, 79.7); tract 7614.01 (Relatively Low, 79.2)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 7442.02 is Census Tract 7442.02). 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
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	7 records, 2000 to 2019 (7 zone-level)	1 day to 2 days (median 1 day); 7 with a recorded value	2 consecutive days, 2018-01-06 to 2018-01-07, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	14 records, 1999 to 2017 (14 zone-level)	1 day to 274 days (median 34 days); 3 with a recorded value	274 days (about 9.0 months), 2016-07-05 to 2017-04-04, a run of 11 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)	256 records, 1956 to 2025 (1 zone-level)	0.75 in to 2 in (median 0.88 in); 255 with a recorded value	2 in hail, 2011-06-01; same size also recorded on 1957-07-05, 1960-06-30, 2009-05-24, 2011-06-01	Hail, 2009-05-24, \$40,000 property; \$0 crops (2009 dollars)	Event records naming jurisdictions in the plan: Gardner city (14 records), Worcester city (10 records), Athol town (9 records), Ashburnham town (8 records), Milford town (8 records), Auburn town (7 records), Leicester town (7 records), Grafton town (6 records), Sterling town (6 records), Westborough town (6 records); and 45 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	11 records, 1996 to 2010 (11 zone-level)	1 day to 2 days (median 1.5 days); 4 with a recorded value	2 consecutive days, 2001-05-02 to 2001-05-03, 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	4 records, 2011 to 2021 (4 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$800,000 property; \$0 crops (2011 dollars); NWS zone MAZ004		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 1998 to 2008 (5 zone-level)		Ice Storm, 2008-12-11, \$20,000,000 property; \$0 crops (2008 dollars); NWS zone MAZ004		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	205 records, 1996 to 2025 (8 zone-level)		Flood, 2010-03-29, \$4,050,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Worcester city (13 records), Fitchburg city (10 records), Leominster city (9 records), Oxford town (7 records), Blackstone town (4 records), Shrewsbury town (4 records), Gardner city (3 records), Milford town (3 records), Millbury town (3 records), Northborough town (3 records); and 25 more jurisdictions (see the Excel file). Zone-level records (8) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	75 records, 1996 to 2025		Lightning, 2023-06-02, \$800,000 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Spencer town (5 records), Worcester city (5 records), Barre town (3 records), Leominster city (3 records), Sutton town (3 records), Athol town (2 records), Douglas town (2 records), Gardner city (2 records), Millville town (2 records), Webster town (2 records); and 25 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	178 records, 1996 to 2025 (178 zone-level)	29 kt (33 mph) to 65 kt (75 mph) (median 44 kt (51 mph)); 139 with a recorded value	65 kt (75 mph) measured gust, High Wind, 2006-02-17; NWS zone MAZ012	High Wind, 2006-02-17, \$100,000 property; crops not reported (zone total, 2006 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	671 records, 1956 to 2026	40 kt (46 mph) to 110 kt (127 mph) (median 50 kt (58 mph)); 601 with a recorded value	110 kt (127 mph), measurement type not recorded, Thunderstorm Wind, 1989-06-02, 1 direct death, 2 direct injuries	Thunderstorm Wind, 1998-05-31, \$10,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Worcester city (33 records), Athol town (21 records), Fitchburg city (17 records), Westborough town (16 records), Hardwick town (15 records), Spencer town (14 records), Webster town (14 records), West Brookfield town (14 records), Templeton town (13 records), Leominster city (12 records); and 48 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	52 records, 1953 to 2025	F/EF0 to F/EF4 (median F/EF1); 52 with a recorded value	F4 tornado, 1953-06-09, 34.9 mi path length (whole path, pre-1996), 900 yd wide, \$250,000,000 property; crops not recorded (1953 dollars), 90 direct deaths, 1228 direct injuries		Event records naming jurisdictions in the plan: Paxton town (2 records), Webster town (2 records), Charlton town (1 record), Clinton town (1 record), Hardwick town (1 record), Holden town (1 record), Hubbardston town (1 record), New Braintree town (1 record), North Brookfield town (1 record), Princeton town (1 record); and 1 more jurisdiction (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	1 record, 2012 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	192 records, 1996 to 2026 (192 zone- level)		Heavy Snow, 1996-12-07, \$1,360,000 property; crops not reported (1996 dollars); NWS zone MAZ004		Countywide (zone-level records).	

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

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow 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: 32 declarations covering 26 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-05-15	2023-09-11	DR-4780-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	within last 5 years	
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	\$64,655,343.66		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2020-03-13	2020-01-20	EM-3438-MA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4496
2018-07-19	2018-03-13	DR-4379-MA	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$2,567,829.68		
2015-04-13	2015-01-26	DR-4214-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$4,963,561.49		
2013-04-19	2013-02-08	DR-4110-MA	Major disaster	Severe Winter Storm, Snowstorm, and Flooding	Inland Flooding; Winter Weather	\$3,804,079.75		
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	\$6,783,221.51		
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
2011-08-26	2011-08-26	EM-3330-MA	Emergency	Hurricane Irene	Hurricane	\$780,187		
2011-06-15	2011-06-01	DR-1994-MA	Major disaster	Severe Storms and Tornadoes	Tornado	\$311,152.76		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2010-09-02	2010-09-01	EM-3315-MA	Emergency	Hurricane Earl	Hurricane	no Public Assistance recorded		
2010-03-29	2010-03-12	DR-1895-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,335,376.64		
2009-01-05	2008-12-11	DR-1813-MA	Major disaster	Severe Winter Storm and Flooding	Ice Storm	\$27,543,062.13		
2008-12-13	2008-12-11	EM-3296-MA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1813
2005-11-10	2005-10-07	DR-1614-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,207,206.57		
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	\$3,171,408.37		
2004-04-21	2004-04-01	DR-1512-MA	Major disaster	Flooding	Inland Flooding	PA not declared for this county		
2004-01-15	2003-12-06	EM-3191-MA	Emergency	Snow	Winter Weather	\$2,420,730.68		
2003-03-11	2003-02-17	EM-3175-MA	Emergency	Snow	Winter Weather	\$2,022,287.55		
2001-04-10	2001-03-05	DR-1364-MA	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2001-03-28	2001-03-05	EM-3165-MA	Emergency	Snow	Winter Weather	\$2,213,548.81		
1999-12-06	1999-12-03	EM-3153-MA	Emergency	Warehouse Fire.	Non-natural, not counted	\$1,849,613.68		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1998-06-23	1998-06-13	DR-1224-MA	Major disaster	Heavy Rains and Flooding	Inland Flooding	PA not declared for this county		
1996-01-24	1996-01-07	DR-1090-MA	Major disaster	Blizzard of 96	Winter Weather	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3103-MA	Emergency	Blizzards, High Winds & Record Snowfall	Winter Weather	no Public Assistance recorded		
1992-12-21	1992-12-11	DR-975-MA	Major disaster	Winter Coastal Storm	Coastal Flooding	no Public Assistance recorded		
1991-08-26	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.

Public Assistance filed under this county for declarations that do not list it: 4 rows, \$93,789.22

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1959-MA	2011-03-07	Severe Winter Storm and Snowstorm	UNIVERSITY OF MASSACHUSETTS (2)	\$81,562.22
DR-1959-MA	2011-03-07	Severe Winter Storm and Snowstorm	New England Center for Children, Inc.	\$4,633.80
DR-1959-MA	2011-03-07	Severe Winter Storm and Snowstorm	Nashoba Regional School District - Worcester	\$3,280.70
DR-1701-MA	2007-05-16	Severe Storms and Inland and Coastal Flooding	Massachusetts Department of Corrections	\$4,312.50

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	8			0	0		1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	14			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	256			10	0		1955 to 2026-06-30	
Heat Wave	11			0	0		1996 to 2026-06-30	
Hurricane	4			0	6		1996 to 2026-06-30	
Ice Storm	5			0	1		1996 to 2026-06-30	
Inland Flooding	205			40	9		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	75			8	0		1996 to 2026-06-30	
Strong Wind	849			121	0		1955 to 2026-06-30	Includes 57 High Wind and 121 Strong Wind records.
Tornado	52			5	1		1950 to 2026-06-30	
Wildfire	1			0	0		1996 to 2026-06-30	
Winter Weather	192			21	11		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-06-02	Lightning		\$800,000 property; \$0 crops (2023 dollars)	0, 0	SPENCER	within last 5 years	B1-c worst recorded: Lightning
2018-01-06	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone MAZ012 (SOUTHERN WORCESTER), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-08-28	Tropical Storm		\$800,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone MAZ004 (NORTHERN WORCESTER), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-06-01	Hail	2 in	\$0 property; \$0 crops (2011 dollars)	0, 0	STURBRIDGE		B1-c worst recorded: Hail
2010-03-29	Flood		\$4,050,000 property; \$0 crops (2010 dollars)	0, 0	SOUTHBRIDGE to WHITINSVILLE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-12-11	Ice Storm		\$20,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone MAZ004 (NORTHERN WORCESTER), zone-level		B1-c worst recorded: Ice Storm
2006-02-17	High Wind	65 kt (75 mph) measured gust	\$40,000 property; crops not reported (zone total, 2006 dollars)	0, 0	NWS zone MAZ012 (SOUTHERN WORCESTER), zone-level		B1-c worst recorded: High Wind and Strong Wind
2001-05-02	Excessive Heat		damage not reported	0, 0	NWS zone MAZ012 (SOUTHERN WORCESTER), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-05-31	Thunderstorm Wind	61 kt (70 mph), measurement type not recorded	\$15,000 property; crops not reported (1998 dollars)	2, 0	WINCHENDON to TEMPLETON		deaths or injuries recorded
1989-06-02	Thunderstorm Wind	110 kt (127 mph), measurement type not recorded	damage not recorded (pre-1996 record)	1, 2	location not recorded		B1-c worst recorded: Thunderstorm Wind
1979-08-10	Tornado	F2, 9.7 mi path length (whole path, pre-1996), 30 yd wide	\$2,500,000 property; crops not recorded (1979 dollars)	2, 2	location not recorded		deaths or injuries recorded
1953-06-09	Tornado	F4, 34.9 mi path length (whole path, pre-1996), 900 yd wide	\$250,000,000 property; crops not recorded (1953 dollars)	90, 1228	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,672 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.36	event-days per year	about 3.36 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	63.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.28	event-days per year	about 4.28 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	217	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0015	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.15%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.6	events per year	about 2.6 per year	Highly likely	FEMA annualized frequency (modeled)	98.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.36	event-days per year	about 4.36 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	75.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.135	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	58	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	2.99	event-days per year	about 2.99 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	201	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.75	event-days per year	about 3.75 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	105	1996 to 2023 (28 years)	see B1-f	
Landslide	1.61	events per year (modeled)	about 1.61 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	22.5	days per year with a strike	about 22.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.26	events per year	about 1.26 per year	Highly likely	FEMA annualized frequency (modeled)	49	1986 to 2023 (38 years)	countywide	
Tornado	0.378	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000129	annual probability at a location	chance a given location in the county burns in a year: 0.0129%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	19.3	event-days per year	about 19.3 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	367	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	91	30	3.03
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	529	30	17.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	17	30	0.567
Tornado	EF0-1	1996 to 2025	19	30	0.633
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	
Coastal Flooding	0 of 191				Not Applicable 191
Cold Wave	191 of 191	25.3	46.2	72.6	Relatively Moderate 90, Relatively Low 101
Drought	50 of 191	70.6	82.8	96.5	Relatively Moderate 3, Relatively Low 34, Very Low 13, No Rating 141
Earthquake	191 of 191	13.9	42.6	80.0	Relatively Moderate 2, Relatively Low 98, Very Low 91
Hail	191 of 191	23.2	40.7	60.0	Relatively Low 128, Very Low 63
Heat Wave	191 of 191	4.6	21.8	57.8	Relatively Moderate 2, Relatively Low 128, Very Low 61
Hurricane	191 of 191	57.0	81.3	93.7	Relatively High 2, Relatively Moderate 136, Relatively Low 53
Ice Storm	191 of 191	23.6	80.3	95.7	Relatively High 8, Relatively Moderate 151, Relatively Low 31, Very Low 1
Inland Flooding	191 of 191	0.4	27.1	94.5	Relatively High 7, Relatively Moderate 34, Relatively Low 93, Very Low 57
Landslide	191 of 191	17.6	81.2	96.3	Relatively Moderate 4, Relatively Low 93, Very Low 94
Lightning	191 of 191	15.3	39.2	70.5	Relatively Moderate 42, Relatively Low 143, Very Low 6

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	191 of 191	24.1	54.3	83.5	Relatively High 1, Relatively Moderate 94, Relatively Low 96
Tornado	191 of 191	8.0	32.7	54.2	Relatively Moderate 1, Relatively Low 128, Very Low 62
Wildfire	169 of 191	18.7	47.2	82.2	Relatively Low 18, Very Low 151, No Rating 22
Winter Weather	191 of 191	17.9	24.6	43.6	Relatively Low 188, Very Low 3

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
Devens CDP	Unincorporated	Expired on 2021-05-23		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Fitchburg city	City	Expired on 2026-02-09	FMA RL 0, SRL 1; any 4	\$3,400,887.41	30 total; 3 since its plan	Includes \$258,365.89 for declarations not counted as hazard incidents (DR-4496-MA).
Gardner city	City	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$1,185,490.06	25 total; 3 since its plan	Includes \$336,679.84 for declarations not counted as hazard incidents (DR-4496-MA).
Leominster city	City	Approved, expires 2028-03-14	FMA RL 0, SRL 0; any 6	\$4,586,623.32	26 total; 6 since its plan	Includes \$362,494.41 for declarations not counted as hazard incidents (DR-4496-MA).
Southbridge Town city	City	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Worcester city	City	Approved, expires 2030-10-14	FMA RL 0, SRL 4; any 26	\$12,525,323.89	61 total; 0 since its plan	Includes \$5,384,889.62 for declarations not counted as hazard incidents (DR-4496-MA, EM-3153-MA).
Ashburnham town	Town	Approved, expires 2027-08-23	FMA RL 0, SRL 0; any 0	\$436,548.11	18 total; 0 since its plan	Includes \$124,553.61 for declarations not counted as hazard incidents (DR-4496-MA).
Athol town	Town	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 0	\$643,076.66	32 total; 5 since its plan	Includes \$232,343.27 for declarations not counted as hazard incidents (DR-4496-MA).
Auburn town	Town	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 1	\$812,773.37	16 total; 1 since its plan	Includes \$80,975.81 for declarations not counted as hazard incidents (DR-4496-MA).
Barre town	Town	Expired on 2024-04-07	FMA RL 0, SRL 0; any 0	\$771,400.75	18 total; 1 since its plan	Includes \$38,064.42 for declarations not counted as hazard incidents (DR-4496-MA).
Berlin town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$264,605.14	4 total; 0 since its plan	Includes \$8,572.27 for declarations not counted as hazard incidents (DR-4496-MA).

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
Blackstone town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$376,072.02	7 total; 0 since its plan	Includes \$34,232.46 for declarations not counted as hazard incidents (DR-4496-MA).
Bolton town	Town	Approved, expires 2031-05-13	FMA RL 0, SRL 0; any 0	\$543,638.81	7 total; 0 since its plan	Includes \$86,755.28 for declarations not counted as hazard incidents (DR-4496-MA).
Boylston town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$515,897.94	0 total; 0 since its plan	Includes \$21,614.44 for declarations not counted as hazard incidents (DR-4496-MA).
Brookfield town	Town	Expired on 2023-08-16	FMA RL 0, SRL 1; any 3	\$315,082.21	6 total; 0 since its plan	Includes \$36,741.80 for declarations not counted as hazard incidents (DR-4496-MA).
Charlton town	Town	Expired on 2024-11-26	FMA RL 0, SRL 0; any 0	\$812,792.69	16 total; 1 since its plan	Includes \$194,697.66 for declarations not counted as hazard incidents (DR-4496-MA).
Clinton town	Town	Approved, expires 2028-02-05	FMA RL 0, SRL 0; any 3	\$696,995.41	12 total; 0 since its plan	
Douglas town	Town	Approved, expires 2031-04-14	FMA RL 0, SRL 0; any 0	\$570,062.41	7 total; 0 since its plan	Includes \$168,377.81 for declarations not counted as hazard incidents (DR-4496-MA).
Dudley town	Town	Approved, expires 2030-09-16	FMA RL 0, SRL 0; any 0	\$533,504.34	13 total; 0 since its plan	Includes \$162,934.36 for declarations not counted as hazard incidents (DR-4496-MA).
East Brookfield town	Town	Expired on 2024-07-10	FMA RL 0, SRL 0; any 0	\$52,364.83	4 total; 0 since its plan	
Grafton town	Town	Approved, expires 2028-01-19	FMA RL 0, SRL 0; any 1	\$596,836.39	14 total; 0 since its plan	Includes \$132,208.01 for declarations not counted as hazard incidents (DR-4496-MA).
Hardwick town	Town	Approved, expires 2029-09-16	FMA RL 0, SRL 0; any 0	\$240,213.94	20 total; 0 since its plan	Includes \$15,900.58 for declarations not counted as hazard incidents (DR-4496-MA).
Harvard town	Town	Approved, expires 2028-01-19	FMA RL 0, SRL 0; any 0	\$1,024,915.36	14 total; 0 since its plan	Includes \$97,722.24 for declarations not counted as hazard incidents (DR-4496-MA).
Holden town	Town	Approved, expires 2031-01-29	FMA RL 0, SRL 0; any 0	\$2,728,184.06	14 total; 0 since its plan	
Hopedale town	Town	Approved, expires 2028-03-29	FMA RL 0, SRL 0; any 0	\$257,649.20	6 total; 0 since its plan	Includes \$39,054.78 for declarations not counted as hazard incidents (DR-4496-MA).
Hubbardston town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$1,019,672.71	14 total; 9 since its plan	Includes \$141,387.82 for declarations not counted as hazard incidents (DR-4496-MA).
Lancaster town	Town	Expired on 2021-05-23	FMA RL 0, SRL 1; any 5	\$549,481.31	8 total; 4 since its plan	
Leicester town	Town	Approved, expires 2031-08-23	FMA RL 0, SRL 0; any 3	\$700,821.45	14 total; not yet covered	Includes \$161,293.70 for declarations not counted as hazard incidents (DR-4496-MA).
Lunenburg town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$1,665,753.55	17 total; 6 since its plan	Includes \$68,724.98 for declarations not counted as hazard incidents (DR-4496-MA).
Mendon town	Town	Expired on 2022-02-15	FMA RL 0, SRL 0; any 0	\$174,401.61	6 total; 4 since its plan	Includes \$18,699.60 for declarations not counted as hazard incidents (DR-4496-MA).

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>	
Milford town	Town	Expired on 2023-09-03	FMA RL 0, SRL 0; any 1	\$1,267,451.62	18 total; 3 since its plan	Includes \$277,329.30 for declarations not counted as hazard incidents (DR-4496-MA).
Millbury town	Town	Approved, expires 2031-07-19	FMA RL 0, SRL 0; any 1	\$552,659.58	10 total; not yet covered	Includes \$81,065.13 for declarations not counted as hazard incidents (DR-4496-MA).
Millville town	Town	Approved, expires 2027-12-08	FMA RL 0, SRL 0; any 0	\$276,120.67	8 total; 0 since its plan	Includes \$5,190.60 for declarations not counted as hazard incidents (DR-4496-MA).
New Braintree town	Town	Expired on 2024-04-11	FMA RL 0, SRL 0; any 0	\$212,715.58	13 total; 4 since its plan	
North Brookfield town	Town	Expired on 2024-09-04	FMA RL 0, SRL 0; any 0	\$291,109.89	6 total; 3 since its plan	Includes \$6,018.08 for declarations not counted as hazard incidents (DR-4496-MA).
Northborough town	Town	Approved, expires 2030-08-06	FMA RL 0, SRL 0; any 0	\$817,936.99	20 total; 1 since its plan	Includes \$69,956.47 for declarations not counted as hazard incidents (DR-4496-MA).
Northbridge town	Town	Expired on 2023-12-10	FMA RL 0, SRL 0; any 2	\$565,836.82	10 total; 3 since its plan	Includes \$171,716.53 for declarations not counted as hazard incidents (DR-4496-MA).
Oakham town	Town	Expired on 2024-04-11	FMA RL 0, SRL 0; any 0	\$420,069.36	9 total; 5 since its plan	Includes \$18,960 for declarations not counted as hazard incidents (DR-4496-MA).
Oxford town	Town	Approved, expires 2029-11-19	FMA RL 0, SRL 0; any 0	\$954,067.46	21 total; 1 since its plan	Includes \$162,575.52 for declarations not counted as hazard incidents (DR-4496-MA).
Paxton town	Town	Approved, expires 2031-07-12	FMA RL 0, SRL 0; any 0	\$1,784,917.50	5 total; not yet covered	Includes \$49,664.61 for declarations not counted as hazard incidents (DR-4496-MA).
Petersham town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$175,109.75	8 total; 2 since its plan	
Phillipston town	Town	Expired on 2021-05-23	FMA RL 0, SRL 0; any 0	\$268,699.54	7 total; 2 since its plan	
Princeton town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$3,071,023.05	11 total; 0 since its plan	
Royalston town	Town	Expired on 2025-10-08	FMA RL 0, SRL 0; any 0	\$442,322.06	4 total; 1 since its plan	
Rutland town	Town	Expired on 2024-01-28	FMA RL 0, SRL 0; any 0	\$944,752.76	15 total; 6 since its plan	Includes \$471,864.68 for declarations not counted as hazard incidents (DR-4496-MA).
Shrewsbury town	Town	Approved, expires 2031-08-26	FMA RL 0, SRL 0; any 0	\$2,860,001.45	21 total; not yet covered	Includes \$916,813.56 for declarations not counted as hazard incidents (DR-4496-MA).
Southborough town	Town	Expired on 2026-06-22	FMA RL 0, SRL 0; any 0	\$887,975.28	4 total; 0 since its plan	Includes \$688,625.14 for declarations not counted as hazard incidents (DR-4496-MA).
Spencer town	Town	Approved, expires 2031-09-16	FMA RL 0, SRL 0; any 0	\$930,563.39	26 total; not yet covered	Includes \$94,902.92 for declarations not counted as hazard incidents (DR-4496-MA).
Sterling town	Town	Expired on 2026-08-04	FMA RL 0, SRL 0; any 0	\$1,090,990.04	13 total; 1 since its plan	

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
Sturbridge town	Town	Expired on 2024-10-08	FMA RL 0, SRL 0; any 2	\$2,063,664.75	8 total; 2 since its plan	Includes \$297,295.31 for declarations not counted as hazard incidents (DR-4496-MA).
Sutton town	Town	Expired on 2021-12-20	FMA RL 0, SRL 0; any 1	\$449,935.88	9 total; 1 since its plan	Includes \$90,828.11 for declarations not counted as hazard incidents (DR-4496-MA).
Templeton town	Town	Approved, expires 2031-08-30	FMA RL 0, SRL 0; any 0	\$896,949	16 total; not yet covered	Includes \$13,782.42 for declarations not counted as hazard incidents (DR-4496-MA).
Upton town	Town	Expired on 2024-03-20	FMA RL 0, SRL 0; any 0	\$479,593.88	4 total; 1 since its plan	Includes \$61,002.74 for declarations not counted as hazard incidents (DR-4496-MA).
Uxbridge town	Town	Expired on 2024-05-16	FMA RL 0, SRL 0; any 1	\$908,828.46	5 total; 1 since its plan	Includes \$321,972.27 for declarations not counted as hazard incidents (DR-4496-MA).
Warren town	Town	Expired on 2024-08-05	FMA RL 0, SRL 0; any 0	\$625,202.04	17 total; 5 since its plan	
Webster town	Town	Approved, expires 2030-09-15	FMA RL 0, SRL 0; any 0	\$368,912.18	22 total; 0 since its plan	Includes \$41,563.57 for declarations not counted as hazard incidents (DR-4496-MA).
West Boylston town	Town	Expired on 2023-03-04	FMA RL 0, SRL 0; any 1	\$640,358.46	6 total; 3 since its plan	Includes \$28,018.83 for declarations not counted as hazard incidents (DR-4496-MA).
West Brookfield town	Town	Expired on 2022-02-08	FMA RL 0, SRL 0; any 0	\$161,239.58	24 total; 11 since its plan	Includes \$5,984.89 for declarations not counted as hazard incidents (DR-4496-MA).
Westborough town	Town	Approved, expires 2031-03-31	FMA RL 0, SRL 0; any 0	\$713,483.10	26 total; 0 since its plan	Includes \$141,684.90 for declarations not counted as hazard incidents (DR-4496-MA).
Westminster town	Town	Approved, expires 2030-01-09	FMA RL 0, SRL 0; any 1	\$1,683,471.88	10 total; 0 since its plan	Includes \$14,510.52 for declarations not counted as hazard incidents (DR-4496-MA).
Winchendon town	Town	Approved, expires 2027-08-28	FMA RL 0, SRL 0; any 0	\$641,992.56	14 total; 2 since its plan	Includes \$308,305.02 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).

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

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

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

Local data needed

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

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard

- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$158,528,347,268	\$83,946,205	861,565	\$5,331	\$23,549	\$9,881,373	under 0.0001%				
Drought	n/a	\$48,204,888	n/a	n/a	\$703,636	n/a	1.46% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$277,593,218,496	n/a	862,111	\$4,702,434	n/a	\$869,777	0.00169%				
Hail	\$158,528,440,011	\$83,946,205	861,566	\$48,385	\$2,688	\$873,837	under 0.0001%				
Heat Wave	\$158,528,347,268	\$83,946,205	861,565	\$4	\$8,812	\$3,486,691	under 0.0001%				
Hurricane	\$158,507,353,868	\$83,946,205	861,436	\$35,229,121	\$445,175	\$1,527,941	0.0222%				
Ice Storm	\$158,520,914,403	n/a	861,498	\$3,705,177	n/a	\$131,846	0.00234%				
Inland Flooding	\$158,161,056,760	\$9,203,326	12,609	\$89,086,338	\$122,264	\$370,800	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	\$5,795,062,235	n/a	34,633	\$101,272	n/a	\$7,563	0.00175%				
Lightning	\$158,528,440,011	n/a	861,566	\$157,993	n/a	\$1,652,451	under 0.0001%				
Strong Wind	\$158,528,440,011	\$83,946,205	861,566	\$977,262	\$944	\$3,393,782	0.000616%				
Tornado	\$158,528,440,011	\$83,946,205	861,566	\$4,220,023	\$1,443	\$837,080	0.00266%				
Wildfire	\$10,116,832,243	\$15,148,699	86,649	\$99,475	\$21	\$16,973	0.000983%				
Winter Weather	\$158,528,347,268	\$83,946,205	861,565	\$88,821	\$15	\$33,186	under 0.0001%				

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

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

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

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

County context

Source: 5

Measure	Value
Population	861,566
Building value (total, not at risk)	\$158,528,440,011
Agriculture value (total, not at risk)	\$83,946,205
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$139,730,184
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)	\$23,083,301
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	7
Repetitive loss, NFIP insurance definition	61	Severe repetitive loss, NFIP insurance definition	5

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	7	61	5	63	2	19
of which: Auburn town	0	0	1	0	1	0	0
of which: Brookfield town	0	1	3	1	3	0	0
of which: Clinton town	0	0	3	0	3	0	0
of which: Fitchburg city	0	1	3	0	4	1	2

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Grafton town	0	0	1	0	1	0	1
of which: Lancaster town	0	1	5	1	5	0	1
of which: Leicester town	0	0	3	0	3	0	0
of which: Leominster city	0	0	6	0	6	0	2
of which: Milford town	0	0	1	0	1	0	1
of which: Millbury town	0	0	1	0	1	0	0
of which: Northbridge town	0	0	2	0	2	0	0
of which: Southbridge town	0	0	1	0	1	0	0
of which: Sturbridge town	0	0	2	0	2	0	0
of which: Sutton town	0	0	1	0	1	0	0
of which: Uxbridge town	0	0	1	0	1	0	0
of which: West Boylston town	0	0	1	0	1	0	1
of which: Westminster town	0	0	1	0	1	0	1
of which: Worcester city	0	4	25	3	26	1	10

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>
Fitchburg city	250304	0	1	3	0	4	1	2
Gardner city	250305	0	0	0	0	0	0	0
Leominster city	250314	0	0	6	0	6	0	2
Southbridge Town city	250334	0	0	1	0	1	0	0
Worcester city	250349	0	4	25	3	26	1	10
Ashburnham town	250290	0	0	0	0	0	0	0
Athol town	250291	0	0	0	0	0	0	0
Auburn town	250292	0	0	1	0	1	0	0
Barre town	250293	0	0	0	0	0	0	0
Berlin town	250294	0	0	0	0	0	0	0
Blackstone town	250295	0	0	0	0	0	0	0
Bolton town	250296	0	0	0	0	0	0	0
Boylston town	250297	0	0	0	0	0	0	0
Brookfield town	250298	0	1	3	1	3	0	0
Charlton town	250299	0	0	0	0	0	0	0
Clinton town	250300	0	0	3	0	3	0	0
Douglas town	250301	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>
Dudley town	250302	0	0	0	0	0	0	0
East Brookfield town	250303	0	0	0	0	0	0	0
Grafton town	250306	0	0	1	0	1	0	1
Hardwick town	250307	0	0	0	0	0	0	0
Harvard town	250308	0	0	0	0	0	0	0
Holden town	250309	0	0	0	0	0	0	0
Hopedale town	250310	0	0	0	0	0	0	0
Hubbardston town	250311	0	0	0	0	0	0	0
Lancaster town	250312	0	1	5	1	5	0	1
Leicester town	250313	0	0	3	0	3	0	0
Lunenburg town	250315	0	0	0	0	0	0	0
Mendon town	250316	0	0	0	0	0	0	0
Milford town	250317	0	0	1	0	1	0	1
Millbury town	250318	0	0	1	0	1	0	0
Millville town	250319	0	0	0	0	0	0	0
New Braintree town	250320	0	0	0	0	0	0	0
North Brookfield town	250323	0	0	0	0	0	0	0
Northborough town	250321	0	0	0	0	0	0	0
Northbridge town	250322	0	0	2	0	2	0	0
Oakham town	250324	0	0	0	0	0	0	0
Oxford town	250325	0	0	0	0	0	0	0
Paxton town	250326	0	0	0	0	0	0	0
Petersham town	250327	0	0	0	0	0	0	0
Phillipston town	250328	0	0	0	0	0	0	0
Princeton town	250329	0	0	0	0	0	0	0
Royalston town	250330	0	0	0	0	0	0	0
Rutland town	250331	0	0	0	0	0	0	0
Shrewsbury town	250332	0	0	0	0	0	0	0
Southborough town	250333	0	0	0	0	0	0	0
Spencer town	250335	0	0	0	0	0	0	0
Sterling town	250336	0	0	0	0	0	0	0
Sturbridge town	250337	0	0	2	0	2	0	0
Sutton town	250338	0	0	1	0	1	0	0
Templeton town	250339	0	0	0	0	0	0	0
Upton town	250340	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>
Uxbridge town	250341	0	0	1	0	1	0	0
Warren town	250342	0	0	0	0	0	0	0
Webster town	250343	0	0	0	0	0	0	0
West Boylston town	250345	0	0	1	0	1	0	1
West Brookfield town	250346	0	0	0	0	0	0	0
Westborough town	250344	0	0	0	0	0	0	0
Westminster town	250347	0	0	1	0	1	0	1
Winchendon town	250348	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	2	32	2	32	0	10
2 to 4 unit residential	0	0	11	0	11	0	5
other residential	0	0	2	0	2	0	1
non-residential	0	5	16	3	18	2	3
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 61 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

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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/>
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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). Worcester County, MA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 25027). Automated baseline. <https://hazardplain.org/ma/25027/> 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