

Cheshire County, NH

Risk-assessment baseline packet

County FIPS: 33005 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 (\$20,318,948 a year), Hurricane (\$1,457,430) and Cold Wave (\$1,276,772).

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; 33005 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 negative = days since expiry	Update underway
Keene city	City	Approved, expires 2030-09-08	Keene Hazard Mitigation Plan Update 2025 (FEMA plan 111022)	2025-09-09	2030-09-08	1,439	
Alstead town	Town	Approved, expires 2030-01-27	Alstead, NH Hazard Mitigation Plan Update 2024 (FEMA plan 110199)	2025-01-28	2030-01-27	1,215	
Chesterfield town	Town	Approved, expires 2027-01-13	Chesterfield Hazard Mitigation Plan Update 2021 (FEMA plan 108020)	2022-01-14	2027-01-13	105	
Dublin town	Town	Approved, expires 2027-01-24	Town of Dublin, NH Hazard Mitigation Plan Update 2022 (FEMA plan 108060)	2022-01-25	2027-01-24	116	FEMA tracker shows a plan awaiting revisions
Fitzwilliam town	Town	Approved, expires 2031-04-15	Fitzwilliam Hazard Mitigation Plan Update 2026, Fitzwilliam New Hampshire (FEMA plan 111706)	2026-04-16	2031-04-15	1,658	
Gilsum town	Town	Approved, expires 2031-04-12	Gilsum Hazard Mitigation Plan Update 2026, Gilsum New Hampshire (FEMA plan 111655)	2026-04-13	2031-04-12	1,655	
Harrisville town	Town	Approved, expires 2029-07-17	Harrisville, NH Hazard Mitigation Plan Update 2024 (FEMA plan 109763)	2024-07-18	2029-07-17	1,021	
Hinsdale town	Town	Approved, expires 2027-01-10	Hinsdale Hazard Mitigation Plan Update 2021 (FEMA plan 108013)	2022-01-11	2027-01-10	102	
Jaffrey town	Town	Approved, expires 2031-01-20	Town of Jaffrey, New Hampshire Hazard Mitigation Plan Update 2025 (FEMA plan 111283)	2026-01-21	2031-01-20	1,573	
Marlborough town	Town	Approved, expires 2027-01-13	Marlborough Hazard Mitigation Plan Update 2021 (FEMA plan 108021)	2022-01-14	2027-01-13	105	
Marlow town	Town	Approved, expires 2029-10-27	Town of Marlow, NH Hazard Mitigation Plan Update 2024 (FEMA plan 110123)	2024-10-28	2029-10-27	1,123	
Nelson town	Town	Approved, expires 2030-07-28	Nelson Hazard Mitigation Plan Update 2025 (FEMA plan 110988)	2025-07-29	2030-07-28	1,397	
Richmond town	Town	Approved, expires 2027-05-10	Richmond, NH Hazard Mitigation Update 2021 (FEMA plan 108294)	2022-05-11	2027-05-10	222	
Rindge town	Town	Approved, expires 2030-04-15	Town of Rindge, NH Hazard Mitigation Plan Update 2024 (FEMA plan 110289)	2025-04-16	2030-04-15	1,293	
Roxbury town	Town	Approved, expires 2030-11-30	Roxbury Hazard Mitigation Plan Update 2025 (FEMA plan 111211)	2025-12-01	2030-11-30	1,522	
Stoddard town	Town	Approved, expires 2030-07-09	Stoddard Hazard Mitigation Plan Update 2025 (FEMA plan 110881)	2025-07-10	2030-07-09	1,378	
Sullivan town	Town	Approved, expires 2029-10-09	Sullivan Hazard Mitigation Plan Update 2024 (FEMA plan 109342)	2024-10-10	2029-10-09	1,105	
Surry town	Town	Approved, expires 2027-01-27	Surry NH Hazard Mitigation Plan Update 2021 (FEMA plan 108075)	2022-01-28	2027-01-27	119	
Swansey town	Town	Approved, expires 2027-03-23	Swansey Hazard Mitigation Plan Update 2021 (FEMA plan 108232)	2022-03-24	2027-03-23	174	
Troy town	Town	Expired on 2024-08-26	Troy, NH Hazard Mitigation Plan (FEMA plan 105960)	2019-08-27	2024-08-26	-765	
Walpole town	Town	Approved, expires 2030-07-09	Walpole, NH Hazard Mitigation Plan Update - 2025 (FEMA plan 110909)	2025-07-10	2030-07-09	1,378	
Westmoreland town	Town	Approved, expires 2027-07-17	Westmoreland Hazard Mitigation Plan Update 2022 (FEMA plan 108412)	2022-07-18	2027-07-17	290	
Winchester town	Town	Approved, expires 2030-09-18	Winchester Hazard Mitigation Plan Update 2025 (FEMA plan 109345)	2025-09-19	2030-09-18	1,449	

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,802,972	\$21,570	\$494,406	\$20,318,948	72	
2	Hurricane	Relatively Low	Relatively Low	\$1,351,847	\$40,663	\$64,920	\$1,457,430	2	
3	Cold Wave	Relatively Low	Relatively Moderate	\$134	\$2,653	\$1,273,986	\$1,276,772	3	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Tornado	Relatively Low	Relatively Low	\$507,435	\$263	\$758,432	\$1,266,131	5	
5	Lightning	Relatively Moderate	Relatively Moderate	\$28,860	n/a	\$831,786	\$860,645	15	
6	Earthquake	Very Low	Relatively Low	\$427,040	n/a	\$94,870	\$521,910		Storm Events does not record earthquakes.
7	Heat Wave	Relatively Low	Relatively Low	under \$1	\$7,328	\$505,567	\$512,895	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$426,231	n/a	\$11,800	\$438,031	5	
9	Strong Wind	Relatively Low	Relatively Low	\$138,003	\$884	\$230,671	\$369,558	369	Includes 16 High Wind and 27 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Hail	Very Low	Relatively Low	\$6,437	\$3,324	\$142,610	\$152,372	99	
11	Winter Weather	Relatively Low	Relatively Moderate	\$29,989	\$7	\$53,392	\$83,389	138	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Landslide	Relatively Low	Relatively Low	\$9,961	n/a	\$9,085	\$19,046	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$11,239	\$2	\$1,695	\$12,935	0	Declared 1 time; no Storm Events record of this type.
14	Avalanche	Very Low	Very Low	under \$1	n/a	\$246	\$246	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	7	

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

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

Local data needed: state and local landslide and wildfire records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: coastal flooding, 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 9702 (Very Low, 28.9); tract 9701 (Very Low, 27.8); tract 9716 (Very Low, 26.9)
Earthquake	tract 9714.03 (Relatively Low, 70.5); tract 9705 (Relatively Low, 58.0); tract 9713 (Relatively Low, 57.9)
Hurricane	tract 9706 (Relatively Moderate, 81.4); tract 9705 (Relatively Moderate, 81.1); tract 9714.03 (Relatively Low, 77.1)
Landslide	tract 9715 (Relatively Moderate, 96.4); tract 9701 (Relatively Moderate, 96.2); tract 9704.02 (Relatively Low, 94.8)
Tornado	tract 9706 (Relatively Moderate, 62.1); tract 9705 (Relatively Moderate, 58.6); tract 9716 (Relatively Moderate, 54.1)
Wildfire	tract 9709.01 (Relatively Low, 78.7); tract 9709.02 (Relatively Low, 68.9); tract 9705 (Very Low, 65.7)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9702 is Census Tract 9702). 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					
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 2023 (1 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2023-02-03 to 2023-02-04, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2007 to 2023 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	7 records, 2020 to 2025 (7 zone-level)	30 days to 61 days (median 61 days); 4 with a recorded value	61 days (2 months), 2025-11-01 to 2025-12-31, a run of 2 consecutive Storm Events drought records, zone-level	Drought, 2020-10-01, \$100,000 property; \$500,000 crops (zone total, 2020 dollars)	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)	104 records, 1970 to 2026 (1 zone-level)	0.75 in to 2 in (median 1 in); 103 with a recorded value	2 in hail, 2012-05-29; same size also recorded on 1970-08-17	Hail, 1998-05-31, \$8,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Keene city (13 records), Walpole town (10 records), Alstead town (5 records), Rindge town (5 records), Westmoreland town (5 records), Fitzwilliam town (4 records), Hinsdale town (4 records), Troy town (4 records), Chesterfield town (3 records), Dublin town (3 records); and 10 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 to 2020 (2 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-28, \$10,000 property; \$0 crops (2011 dollars); NWS zone NHZ011		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, \$9,000,000 property; \$0 crops (2008 dollars); NWS zone NHZ011		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	72 records, 1996 to 2024 (3 zone-level)		Flash Flood, 2005-10-09, \$10,000,000 property; crops not reported (2005 dollars), 2 direct deaths		Event records naming jurisdictions in the plan: Keene city (9 records), Swanzey town (6 records), Troy town (4 records), Walpole town (4 records), Alstead town (3 records), Chesterfield town (3 records), Nelson town (3 records), Stoddard town (3 records), Surry town (3 records), Dublin town (2 records); and 10 more jurisdictions (see the Excel file). Zone-level records (3) 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)	15 records, 1996 to 2015		Lightning, 2004-08-11, \$50,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Keene city (4 records), Marlborough town (2 records), Richmond town (2 records), Rindge town (2 records), Swanzey town (2 records), Fitzwilliam town (1 record), Jaffrey town (1 record), Walpole 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)	43 records, 1996 to 2017 (43 zone-level)	40 kt (46 mph) to 58 kt (67 mph) (median 50 kt (58 mph)); 28 with a recorded value	58 kt (67 mph) estimated gust, High Wind, 2006-02-17; same speed and measurement basis also recorded on 2004-12-01, 2005-09-29; NWS zone NHZ011	Strong Wind, 1998-10-01, \$100,000 property; crops not reported (zone total, 1998 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	366 records, 1963 to 2026	40 kt (46 mph) to 92 kt (106 mph) (median 50 kt (58 mph)); 329 with a recorded value	92 kt (106 mph) estimated gust, Thunderstorm Wind, 2010-06-06		Event records naming jurisdictions in the plan: Keene city (28 records), Walpole town (27 records), Winchester town (27 records), Swanzey town (25 records), Westmoreland town (17 records), Hinsdale town (16 records), Jaffrey town (14 records), Gilsum town (13 records), Marlow town (11 records), Alstead town (10 records); and 12 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	18 records, 1959 to 2024	F/EF0 to F/EF2 (median F/EF1); 15 with a recorded value	F2 tornado, 1963-08-13, 2 mi path length (whole path, pre-1996), 17 yd wide, \$250,000 property; crops not recorded (1963 dollars)	Tornado, 1997-07-03, \$500,000 property; crops not reported (1997 dollars)	Event records naming jurisdictions in the plan: Dublin town (2 records), Keene city (1 record), Swanzey town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	138 records, 1996 to 2026 (138 zone- level)		Heavy Snow, 2001-03-09, \$500,000 property; crops not reported (2001 dollars); NWS zone NHZ011		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: 33 declarations covering 28 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
2023-09-14	2023-07-09	DR-4740-NH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,372,004.11	within last 5 years	
2021-10-04	2021-07-29	DR-4624-NH	Major disaster	Severe Storm and Flooding	Inland Flooding	\$1,151,481.15	within last 5 years	
2021-09-30	2021-07-17	DR-4622-NH	Major disaster	Severe Storm and Flooding	Inland Flooding	\$2,216,672.97	within last 5 years	
2020-04-03	2020-01-20	DR-4516-NH	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$15,103,521.99		
2020-03-13	2020-01-20	EM-3445-NH	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4516
2016-04-21	2016-04-21	FM-5123-NH	Fire management	Stoddard Fire	Wildfire	no Public Assistance recorded		
2013-08-02	2013-06-26	DR-4139-NH	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$952,754.66		
2013-03-19	2013-02-08	DR-4105-NH	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$185,400.07		
2012-10-30	2012-10-26	EM-3360-NH	Emergency	Hurricane Sandy	Hurricane	\$16,870.01		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2012-06-15	2012-05-29	DR-4065-NH	Major disaster	Severe Storm and Flooding	Inland Flooding	\$2,279,220.48		
2011-11-01	2011-10-29	EM-3344-NH	Emergency	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded		
2011-08-27	2011-08-26	EM-3333-NH	Emergency	Hurricane Irene	Hurricane	\$11,105.34		
2009-01-02	2008-12-11	DR-1812-NH	Major disaster	Severe Winter Storm	Ice Storm	\$1,120,811.35		
2008-12-13	2008-12-11	EM-3297-NH	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded		same incident as DR-1812
2007-04-27	2007-04-15	DR-1695-NH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$540,214.42		
2005-10-26	2005-10-07	DR-1610-NH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,269,324.56		
2005-09-19	2005-08-29	EM-3258-NH	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-04-28	2005-03-11	EM-3211-NH	Emergency	Record Snow	Winter Weather	\$95,706.11		
2005-03-30	2005-02-10	EM-3208-NH	Emergency	Record Snow	Winter Weather	\$92,285.22		
2005-03-30	2005-01-22	EM-3207-NH	Emergency	Record and/or Near Record Snow	Winter Weather	\$111,956.23		
2004-01-15	2003-12-06	EM-3193-NH	Emergency	Snow	Winter Weather	\$121,742		
2003-09-12	2003-07-21	DR-1489-NH	Major disaster	Severe Storms and Flooding	Inland Flooding	\$842,784.20		
2003-03-11	2003-02-17	EM-3177-NH	Emergency	Snow	Winter Weather	\$90,628.78		
2001-03-28	2001-03-05	EM-3166-NH	Emergency	Snow	Winter Weather	\$122,064.60		
1999-10-18	1999-09-16	DR-1305-NH	Major disaster	Tropical Storm Floyd	Hurricane	\$79,753.06		
1998-01-15	1998-01-07	DR-1199-NH	Major disaster	Severe Ice Storm, Rains and High Winds	Ice Storm; Strong Wind	no Public Assistance recorded		
1996-01-03	1995-10-20	DR-1077-NH	Major disaster	Excessive Rainfall, High Winds, and Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1993-03-16	1993-03-13	EM-3101-NH	Emergency	Blizzards, High Winds & Record Snowfall	Winter Weather	no Public Assistance recorded		
1990-08-29	1990-08-07	DR-876-NH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1987-04-16	1987-03-30	DR-789-NH	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1986-08-27	1986-07-29	DR-771-NH	Major disaster	Severe Storms, Flooding	Inland Flooding	no Public Assistance recorded		
1974-01-21	1974-01-21	DR-411-NH	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		
1973-07-11	1973-07-11	DR-399-NH	Major disaster	Severe Storms & Flooding	Inland Flooding	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
1953-07-02	1953-07-02	DR-11-NH	Major disaster	Forest Fire	Wildfire

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	3			2	0		1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	7			5	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	104			34	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	2			0	3		1996 to 2026-06-30	
Ice Storm	5			0	2		1996 to 2026-06-30	
Inland Flooding	72			25	14		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	15			0	0		1996 to 2026-06-30	
Strong Wind	409			65	2		1955 to 2026-06-30	Includes 16 High Wind and 27 Strong Wind records.
Tornado	18			3	1		1950 to 2026-06-30	
Wildfire	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Winter Weather	138			17	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	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone NHZ011 (CHESHIRE), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2012-05-29	Hail	2 in	\$0 property; \$0 crops (2012 dollars)	0, 0	WESTMORELAND		B1-c worst recorded: Hail
2011-08-28	Tropical Storm		\$10,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NHZ011 (CHESHIRE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-07-16	Lightning		\$0 property; \$0 crops (2010 dollars)	0, 2	RINDGE		deaths or injuries recorded
2010-06-06	Thunderstorm Wind	92 kt (106 mph) estimated gust	\$200,000 property; \$0 crops (2010 dollars)	0, 0	HARRISVILLE to DUBLIN		B1-c worst recorded: Thunderstorm Wind
2008-12-11	Ice Storm		\$9,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone NHZ011 (CHESHIRE), zone-level		B1-c worst recorded: Ice Storm
2006-02-17	High Wind	58 kt (67 mph) estimated gust	\$40,000 property; crops not reported (zone total, 2006 dollars)	0, 0	NWS zone NHZ011 (CHESHIRE), zone-level		B1-c worst recorded: High Wind and Strong Wind
2005-10-09	Flash Flood		\$10,000,000 property; crops not reported (2005 dollars)	2, 0	ALSTEAD		deaths or injuries recorded
2004-08-11	Lightning		\$50,000 property; crops not reported (2004 dollars)	0, 0	WALPOLE		B1-c worst recorded: Lightning
2003-08-16	Lightning		damage not reported	0, 12	JAFFREY		deaths or injuries recorded
2001-03-09	Heavy Snow		\$500,000 property; crops not reported (zone total, 2001 dollars)	0, 0	NWS zone NHZ011 (CHESHIRE), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1963-08-13	Tornado	F2, 2 mi path length (whole path, pre-1996), 17 yd wide	\$250,000 property; crops not recorded (1963 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (773 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

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.
Cold Wave	1.95	event-days per year	about 1.95 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	37	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.174	event-days per year	about 0.174 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	70	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00139	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.139%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.57	events per year	about 2.57 per year	Highly likely	FEMA annualized frequency (modeled)	97.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.9	event-days per year	about 2.9 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	53	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0799	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	28	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.8	event-days per year	about 1.8 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	122	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.29	event-days per year	about 1.29 days per year	Likely	Storm Events event-days in 19 of 30 years, 1996 to 2025 (63.3%)	36	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	1.33	events per year (modeled)	about 1.33 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	22.1	days per year with a strike	about 22.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.21	events per year	about 1.21 per year	Highly likely	FEMA annualized frequency (modeled)	46	1986 to 2023 (38 years)	countywide	
Tornado	0.144	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000539	annual probability at a location	chance a given location in the county burns in a year: 0.00539%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	18.7	event-days per year	about 18.7 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	355	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	66	30	2.2
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	308	30	10.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	5	30	0.167
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	4 of 18	24.8	27.4	28.9	Very Low 4, Not Applicable 14
Cold Wave	18 of 18	42.8	56.5	67.9	Relatively Moderate 15, Relatively Low 3
Drought	0 of 18				No Rating 18
Earthquake	18 of 18	29.9	41.2	70.5	Relatively Low 9, Very Low 9
Hail	18 of 18	41.2	53.1	61.3	Relatively Low 18
Heat Wave	18 of 18	21.4	37.2	51.8	Relatively Low 18
Hurricane	18 of 18	64.8	73.1	81.4	Relatively Moderate 2, Relatively Low 16
Ice Storm	18 of 18	69.5	83.2	94.3	Relatively High 2, Relatively Moderate 16
Inland Flooding	18 of 18	32.6	77.3	97.3	Very High 1, Relatively High 7, Relatively Moderate 7, Relatively Low 3
Landslide	18 of 18	27.9	90.1	96.4	Relatively Moderate 2, Relatively Low 12, Very Low 4
Lightning	18 of 18	75.4	89.5	95.7	Relatively High 16, Relatively Moderate 2
Strong Wind	18 of 18	36.6	56.0	64.3	Relatively Moderate 10, Relatively Low 8
Tornado	18 of 18	39.7	50.7	62.1	Relatively Moderate 5, Relatively Low 13
Wildfire	18 of 18	24.4	58.1	78.7	Relatively Low 2, Very Low 16
Winter Weather	18 of 18	49.1	63.0	72.2	Relatively Moderate 18

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, 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.

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
Keene city	City	Approved, expires 2030-09-08	FMA RL 1, SRL 1; any 15	\$1,950,074	55 total; 2 since its plan	Includes \$176,465.59 for declarations not counted as hazard incidents (DR-4516-NH).
Alstead town	Town	Approved, expires 2030-01-27	FMA RL 0, SRL 0; any 0	\$1,499,835.34	18 total; 0 since its plan	
Chesterfield town	Town	Approved, expires 2027-01-13	FMA RL 0, SRL 0; any 0	\$446,876.89	13 total; 4 since its plan	
Dublin town	Town	Approved, expires 2027-01-24	FMA RL 0, SRL 0; any 0	\$7,464.42	15 total; 5 since its plan	
Fitzwilliam town	Town	Approved, expires 2031-04-15	FMA RL 0, SRL 0; any 0	\$229,704.17	12 total; 0 since its plan	Includes \$23,514.46 for declarations not counted as hazard incidents (DR-4516-NH).
Gilsum town	Town	Approved, expires 2031-04-12	FMA RL 0, SRL 0; any 2	\$899,204.60	16 total; 1 since its plan	
Harrisville town	Town	Approved, expires 2029-07-17	FMA RL 0, SRL 0; any 0	\$171,925.84	9 total; 1 since its plan	
Hinsdale town	Town	Approved, expires 2027-01-10	FMA RL 0, SRL 0; any 0	\$243,718.53	20 total; 3 since its plan	
Jaffrey town	Town	Approved, expires 2031-01-20	FMA RL 0, SRL 0; any 0	\$1,849,595.89	18 total; 0 since its plan	Includes \$5,160.51 for declarations not counted as hazard incidents (DR-4516-NH).
Marlborough town	Town	Approved, expires 2027-01-13	FMA RL 0, SRL 0; any 0	\$152,297.82	8 total; 1 since its plan	
Marlow town	Town	Approved, expires 2029-10-27	FMA RL 0, SRL 0; any 1	\$160,473.03	12 total; 0 since its plan	
Nelson town	Town	Approved, expires 2030-07-28	FMA RL 0, SRL 0; any 0	\$155,056.77	11 total; 0 since its plan	Includes \$10,476.92 for declarations not counted as hazard incidents (DR-4516-NH).
Richmond town	Town	Approved, expires 2027-05-10	FMA RL 0, SRL 0; any 0	\$105,555.13	9 total; 1 since its plan	
Rindge town	Town	Approved, expires 2030-04-15	FMA RL 0, SRL 0; any 0	\$649,338.57	18 total; 0 since its plan	Includes \$106,170.58 for declarations not counted as hazard incidents (DR-4516-NH).
Roxbury town	Town	Approved, expires 2030-11-30	FMA RL 0, SRL 0; any 0	\$184,998.83	0 total; 0 since its plan	
Stoddard town	Town	Approved, expires 2030-07-09	FMA RL 0, SRL 0; any 0	\$166,244.80	11 total; 0 since its plan	Includes \$6,446.78 for declarations not counted as hazard incidents (DR-4516-NH).
Sullivan town	Town	Approved, expires 2029-10-09	FMA RL 0, SRL 0; any 0	\$479,716.08	7 total; 0 since its plan	
Surry town	Town	Approved, expires 2027-01-27	FMA RL 0, SRL 0; any 0	\$588,296.90	12 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>	
Swanzey town	Town	Approved, expires 2027-03-23	FMA RL 0, SRL 0; any 0	\$1,139,976.03	37 total; 3 since its plan	
Troy town	Town	Expired on 2024-08-26	FMA RL 0, SRL 0; any 0	\$46,166.63	15 total; 10 since its plan	
Walpole town	Town	Approved, expires 2030-07-09	FMA RL 0, SRL 0; any 0	\$1,119,916.48	42 total; 1 since its plan	
Westmoreland town	Town	Approved, expires 2027-07-17	FMA RL 0, SRL 0; any 0	\$1,211,595.53	24 total; 1 since its plan	
Winchester town	Town	Approved, expires 2030-09-18	FMA RL 0, SRL 0; any 0	\$361,554.30	29 total; 0 since its plan	

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

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

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

Local data needed

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

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

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

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

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

Hazard	Building exposure	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since plan	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche	\$60,331	n/a	under 1	under \$1	n/a	\$246	under 0.0001%				
Cold Wave	\$14,862,229,389	\$18,757,040	76,445	\$134	\$2,653	\$1,273,986	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI

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
Earthquake	\$26,345,904,971	n/a	76,458	\$427,040	n/a	\$94,870	0.00162%				
Hail	\$14,862,229,389	\$18,757,040	76,445	\$6,437	\$3,324	\$142,610	under 0.0001%				
Heat Wave	\$14,862,229,389	\$18,757,040	76,445	under \$1	\$7,328	\$505,567	under 0.0001%				
Hurricane	\$14,860,305,299	\$18,757,040	76,437	\$1,351,847	\$40,663	\$64,920	0.0091%				
Ice Storm	\$14,862,215,203	n/a	76,445	\$426,231	n/a	\$11,800	0.00287%				
Inland Flooding	\$14,793,537,732	\$3,114,211	3,166	\$19,802,972	\$21,570	\$494,406	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	\$688,014,868	n/a	3,931	\$9,961	n/a	\$9,085	0.00145%				
Lightning	\$14,862,229,389	n/a	76,445	\$28,860	n/a	\$831,786	0.000194%				
Strong Wind	\$14,862,229,389	\$18,757,040	76,445	\$138,003	\$884	\$230,671	0.000929%				
Tornado	\$14,862,229,389	\$18,757,040	76,445	\$507,435	\$263	\$758,432	0.00341%				
Wildfire	\$2,200,009,591	\$4,667,223	14,494	\$11,239	\$2	\$1,695	0.000511%				
Winter Weather	\$14,862,229,389	\$18,757,040	76,445	\$29,989	\$7	\$53,392	0.000202%				

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	76,445
Building value (total, not at risk)	\$14,862,229,389
Agriculture value (total, not at risk)	\$18,757,040
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$22,816,843
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)	\$4,473,466
Social vulnerability rating	Very Low
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	17	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	1	1	17	0	18	1	4
of which: Gilsum town	0	0	2	0	2	0	1
of which: Keene city	1	1	14	0	15	1	3
of which: Marlow town	0	0	1	0	1	0	0

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <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>
Keene city	330023	1	1	14	0	15	1	3
Alstead town	330020	0	0	0	0	0	0	0
Chesterfield town	330183	0	0	0	0	0	0	0
Dublin town	330243	0	0	0	0	0	0	0
Fitzwilliam town	330207	0	0	0	0	0	0	0
Gilsum town	330021	0	0	2	0	2	0	1
Harrisville town	330212	0	0	0	0	0	0	0
Hinsdale town	330022	0	0	0	0	0	0	0
Jaffrey town	330215	0	0	0	0	0	0	0
Marlborough town	330024	0	0	0	0	0	0	0
Marlow town	330025	0	0	1	0	1	0	0
Nelson town	330244	0	0	0	0	0	0	0
Richmond town	330188	0	0	0	0	0	0	0
Rindge town	330189	0	0	0	0	0	0	0
Roxbury town	330172	0	0	0	0	0	0	0
Stoddard town	330195	0	0	0	0	0	0	0
Sullivan town	330233	0	0	0	0	0	0	0
Surry town	330170	0	0	0	0	0	0	0
Swanzy town	330026	0	0	0	0	0	0	0
Troy town	330173	0	0	0	0	0	0	0
Walpole town	330027	0	0	0	0	0	0	0
Westmoreland town	330238	0	0	0	0	0	0	0
Winchester town	330028	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	6	0	6	0	2
2 to 4 unit residential	0	0	6	0	6	0	1
other residential	0	0	2	0	2	0	0
non-residential	1	1	3	0	4	1	1
not reported	0	0	0	0	0	0	0

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 17 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Cheshire County, NH: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 33005). Automated baseline. <https://hazardplain.org/nh/33005/> 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