

# Richford town, VT

Risk-assessment baseline packet (county-level sections from Franklin County)

Unit **Vermont town 5001159125**    Release **2026-10**    As of **2026-09-28**    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.**

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

**OPENFEMA DISCLAIMER**

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## Plan clock

No plan row in FEMA data

**What changed since your last plan**

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

**SOURCES:** FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

**Plan status for this town**

|              |      |        |      |          |         | Days to<br>expiry<br><i>negative<br/>= days<br/>since<br/>expiry</i> | Update<br>underway | Notes |
|--------------|------|--------|------|----------|---------|----------------------------------------------------------------------|--------------------|-------|
| Jurisdiction | Type | Status | Plan | Approved | Expires |                                                                      |                    |       |

No rows for this unit.

No member jurisdictions in FEMA plan data for this unit.

**SOURCE:** FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

CONTENTS

|                                                |                                                               |
|------------------------------------------------|---------------------------------------------------------------|
| 1. Plan clock, page 1                          | 7. Supports B1-e: probability, page 12                        |
| 2. What changed since your last plan, page 1   | 8. Supports B1-f: variation across the planning area, page 16 |
| 3. Supports B1-a: hazards, page 2              | 9. Supports B2-a and B2-b: assets and impacts, page 17        |
| 4. Supports B1-b: location, page 3             | 10. Supports B2-a: context, page 19                           |
| 5. Supports B1-c: extent, page 4               | 11. Supports B2-c: repetitive loss, page 19                   |
| 6. Supports B1-d: previous occurrences, page 8 | 12. Sources and OpenFEMA disclaimer, page 20                  |

Supports B1-a: hazards

Inherited from Franklin County, county-level (county FIPS 50011); scope: whole section.

Hazards NRI does not cover: check locally

- 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)

| Rank by EAL | Hazard          | NRI risk rating     | EAL rating          | EAL buildings modeled dollars per year | EAL agriculture modeled dollars per year | EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage | EAL total (see note) modeled dollars per year | Storm Events records since 1996 count | Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996 | Storm Events coverage note                                                                                          |
|-------------|-----------------|---------------------|---------------------|----------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| 1           | Inland Flooding | Relatively Low      | Relatively Low      | \$9,674,744                            | \$7,585                                  | \$25,944                                                                                               | \$9,708,272                                   | 55                                    |                                                                                                   |                                                                                                                     |
| 2           | Cold Wave       | Relatively Low      | Relatively Low      | \$293                                  | \$47,557                                 | \$603,424                                                                                              | \$651,274                                     | 33                                    |                                                                                                   | Includes 5 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                          |
| 3           | Earthquake      | Relatively Low      | Relatively Low      | \$550,057                              |                                          | \$80,983                                                                                               | \$631,041                                     |                                       |                                                                                                   | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.          |
| 4           | Lightning       | Relatively Moderate | Relatively Moderate | \$49,508                               |                                          | \$538,214                                                                                              | \$587,723                                     | 4                                     |                                                                                                   |                                                                                                                     |
| 5           | Strong Wind     | Relatively Low      | Relatively Low      | \$135,707                              | \$28,054                                 | \$241,021                                                                                              | \$404,782                                     | 184                                   |                                                                                                   | Includes 31 High Wind records and 42 Strong Wind records, event types the NRI definition of this hazard leaves out. |
| 6           | Heat Wave       | Very Low            | Relatively Low      | under \$1                              | \$50,248                                 | \$230,150                                                                                              | \$280,398                                     | 7                                     |                                                                                                   |                                                                                                                     |
| 7           | Hurricane       | Relatively Low      | Relatively Low      | \$160,137                              | \$93,563                                 | \$7,512                                                                                                | \$261,213                                     | 0                                     |                                                                                                   | Declared 3 times; no Storm Events record of this type.                                                              |
| 8           | Ice Storm       | Relatively Moderate | Relatively Moderate | \$232,454                              |                                          | \$23,617                                                                                               | \$256,071                                     | 3                                     |                                                                                                   |                                                                                                                     |

| Rank<br>by<br>EAL | Hazard            | NRI risk<br>rating | EAL rating                | EAL<br>buildings<br><i>modeled<br/>dollars per<br/>year</i> | EAL<br>agriculture<br><i>modeled<br/>dollars per<br/>year</i> | EAL population<br>equivalence<br><i>statistical value of life<br/>and injury, \$13.7M per<br/>life, not property damage</i> | EAL total<br>(see note)<br><i>modeled<br/>dollars per<br/>year</i> | Storm<br>Events<br>records<br>since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no<br/>declaration and no Storm Events<br/>record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------------|-------------------|--------------------|---------------------------|-------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9                 | Tornado           | Very Low           | Very Low                  | \$58,290                                                    | \$383                                                         | \$134,289                                                                                                                   | \$192,963                                                          | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
| 10                | Winter Weather    | Relatively Low     | Relatively Moderate       | \$94,644                                                    | \$399                                                         | \$28,866                                                                                                                    | \$123,909                                                          | 317                                                      |                                                                                                                     |                                                                                                                                                                |
| 11                | Hail              | Very Low           | Very Low                  | \$3,315                                                     | \$14,974                                                      | \$16,818                                                                                                                    | \$35,107                                                           | 61                                                       |                                                                                                                     |                                                                                                                                                                |
| 12                | Landslide         | Relatively Low     | Very Low                  | \$3,465                                                     |                                                               | \$4,350                                                                                                                     | \$7,815                                                            | 0                                                        |                                                                                                                     | Declared 2 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                   |
| 13                | Wildfire          | Very Low           | Very Low                  | \$5,196                                                     | \$15                                                          | \$639                                                                                                                       | \$5,849                                                            | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
| 14                | Avalanche         | Very Low           | Very Low                  | \$0                                                         |                                                               | \$209                                                                                                                       | \$209                                                              | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
| 15                | Drought           | No Rating          | No Expected Annual Losses |                                                             | \$0                                                           |                                                                                                                             | \$0                                                                | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
|                   | Coastal Flooding  | Not Applicable     | Not Applicable            |                                                             |                                                               |                                                                                                                             |                                                                    | 0                                                        | NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.     | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
|                   | Tsunami           | Not Applicable     | Not Applicable            |                                                             |                                                               |                                                                                                                             |                                                                    | 0                                                        | NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.              | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
|                   | Volcanic Activity | Not Applicable     | Not Applicable            |                                                             |                                                               |                                                                                                                             |                                                                    | 0                                                        | NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.    | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |

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

#### SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

## Supports B1-b: location

Inherited from Franklin County, county-level (county FIPS 50011); scope: whole section.

Where each hazard occurs

| Hazard            | Location                                                                                                                                                                                                  | Census tracts rated<br><i>rated of all tracts</i> |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Avalanche         | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 3 of 11                                           |
| Coastal Flooding  | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 0 of 11                                           |
| Cold Wave         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Drought           | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 11                                           |
| Earthquake        | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 11 of 11                                          |
| Hail              | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Heat Wave         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Hurricane         | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 11 of 11                                          |
| Ice Storm         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Inland Flooding   | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 11 of 11                                          |
| Landslide         | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 11 of 11                                          |
| Lightning         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |
| Tornado           | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 11 of 11                                          |
| Tsunami           | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 0 of 11                                           |
| Volcanic Activity | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 0 of 11                                           |
| Wildfire          | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 11 of 11                                          |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 11 of 11                                          |

**SOURCE**  
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

Supports B1-c: extent

Inherited from Franklin County, county-level (county FIPS 50011); scope: whole section.

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

| Hazard                           | Scale                         | Records<br><i>count, years</i> | Observed range | Worst recorded event | Most damaging<br>(when different) | Where in the county | Note                                                             |
|----------------------------------|-------------------------------|--------------------------------|----------------|----------------------|-----------------------------------|---------------------|------------------------------------------------------------------|
| Avalanche                        | none (count and damage)       | 0                              |                |                      |                                   |                     | Physical measure: in event narratives only; local data required. |
| Coastal Flood, Storm Surge/ Tide | none in data (FIRM for depth) | 0                              |                |                      |                                   |                     | Flood depth: see the FEMA Flood Insurance Rate Map.              |

| Hazard                                          | Scale                          | Records<br><i>count, years</i>   | Observed range                                             | Worst recorded event                                                                                                                                                             | Most damaging<br>(when different)                                                     | Where in the county                                                                                                                                                                                                                                                                                                                                                                             | Note                                                                                                                                                                                |
|-------------------------------------------------|--------------------------------|----------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold/Wind Chill, Extreme Cold/Wind Chill        | wind chill                     | 28, 1997 to 2026 (28 zone-level) | 1 day to 28 days (median 2 days); 25 with a recorded value | 28 days, 2015-02-01 to 2015-02-28, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level |                                                                                       | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Wind chill: in event narratives only; local data required.                                                                                                                          |
| Frost/Freeze (outside NRI Cold Wave definition) | crop damage                    | 5, 2005 to 2023 (5 zone-level)   |                                                            | Frost/Freeze, 2023-05-18, \$750,000 crop damage, reported for the zone (2023 dollars); NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties |                                                                                       | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Temperature: in event narratives only; local data required.                                                                                                                         |
| Drought                                         | US Drought Monitor D-scale     | 0                                |                                                            |                                                                                                                                                                                  |                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                 | 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                                |                                                            |                                                                                                                                                                                  |                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                 | No Storm Events record; local data required (e.g., USGS).                                                                                                                           |
| Hail                                            | hail size (inches)             | 71, 1958 to 2025                 | 0.25 in to 2.5 in (median 1 in); 69 with a recorded value  | 2.5 in hail, 1961-06-13                                                                                                                                                          | Hail, 2009-07-16, \$0 property; \$20,000 crops (2009 dollars)                         | Event records naming places in the county (county page list): Franklin town (9 records), Highgate town (9 records), Fairfax town (6 records), Berkshire town (5 records), Enosburg Falls village (4 records), Enosburgh town (4 records), Richford town (4 records), Swanton town (4 records), Swanton village (4 records), Montgomery town (3 records); and 7 more places (see the XLSX file). |                                                                                                                                                                                     |
| Excessive Heat, Heat                            | heat index (narratives)        | 7, 2006 to 2025 (7 zone-level)   | 1 day to 6 days (median 3 days); 6 with a recorded value   | 6 consecutive days, 2020-06-18 to 2020-06-23, zone-level                                                                                                                         | Heat, 2012-03-17, \$0 property; \$500,000 crops, reported for the zone (2012 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run. |

| Hazard                                                                     | Scale                                                                                                   | Records<br><i>count, years</i>          | Observed range                                                                              | Worst recorded event                                                                                                                                                                                                                                                      | Most damaging<br>(when different)                                                                         | Where in the county                                                                                                                                                                                                                                                                                                                                                                                                                                        | Note                                                                                                                                                                                                                                                          |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hurricane,<br>Tropical Storm,<br>Tropical<br>Depression                    | Saffir-Simpson                                                                                          | 0                                       |                                                                                             |                                                                                                                                                                                                                                                                           |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.     |
| Ice Storm                                                                  | Sperry-Piltz<br>(local data)                                                                            | 3, 1998 to<br>2013 (3 zone-<br>level)   |                                                                                             | Ice Storm, 2013-12-20,<br>\$1,000,000 property; \$0<br>crops, reported for the<br>zone (2013 dollars); NWS<br>zone VTZ002 (WESTERN<br>FRANKLIN), zone-level:<br>may include parts of<br>neighboring counties                                                              |                                                                                                           | Zone-level records: applies countywide; national data do not<br>locate these events within the county.                                                                                                                                                                                                                                                                                                                                                     | Ice thickness: in event<br>narratives only; local<br>data required.                                                                                                                                                                                           |
| Flash Flood,<br>Flood,<br>Lakeshore<br>Flood                               | damage and<br>flood days<br>(FIRM for<br>depth)                                                         | 55, 1996 to<br>2023 (24 zone-<br>level) |                                                                                             | Flood, 2011-08-28,<br>\$500,000,000 property;<br>\$500,000 crops (2011<br>dollars) (as recorded; the<br>NCEI episode narrative<br>gives about \$500 million<br>for Tropical Storm Irene<br>across Vermont, so this<br>one-county figure is likely<br>the statewide total) |                                                                                                           | Event records naming places in the county (county page list):<br>Richford town (5 records), Montgomery town (3 records),<br>Bakersfield town (2 records), Fletcher town (2 records),<br>Highgate town (2 records), Sheldon town (2 records),<br>Swanton town (2 records), Enosburg Falls village (1 record),<br>Enosburgh town (1 record), Fairfax town (1 record); and 3<br>more places (see the XLSX file). Zone-level records (24) apply<br>countywide. | Flood depth: see the<br>FEMA Flood Insurance<br>Rate Map. Storm<br>Events damage can be<br>\$0 or blank even for a<br>major flood, so the<br>worst record here may<br>not be the worst flood;<br>compare FEMA Public<br>Assistance by<br>declaration in B1-d. |
| Debris Flow                                                                | none (count<br>and damage)                                                                              | 0                                       |                                                                                             |                                                                                                                                                                                                                                                                           |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                        |
| Lightning                                                                  | annualized<br>frequency (the<br>measure<br>FEMA's Local<br>Mitigation<br>Planning<br>Handbook<br>names) | 4, 1996 to<br>2015                      |                                                                                             | Lightning, 2004-07-12,<br>damage not reported, 1<br>direct death, 1 direct<br>injury                                                                                                                                                                                      | Lightning,<br>2007-07-09, \$50,000<br>property; \$0 crops<br>(2007 dollars)                               | Event records naming places in the county (county page list):<br>Bakersfield town (2 records), Georgia town (1 record),<br>Highgate town (1 record).                                                                                                                                                                                                                                                                                                       | Storm Events lists<br>lightning with damage<br>or casualties; physical<br>measure in event<br>narratives only; local<br>data required.                                                                                                                        |
| High Wind and<br>Strong Wind<br>(outside NRI<br>Strong Wind<br>definition) | wind speed (kt<br>and mph)                                                                              | 73, 1996 to<br>2026 (71 zone-<br>level) | 30 kt (35 mph) to 64<br>kt (74 mph) (median<br>43 kt (49 mph)); 64<br>with a recorded value | 64 kt (74 mph) measured,<br>High Wind, 2001-02-10;<br>NWS zone VTZ002<br>(FRANKLIN), zone-level:<br>may include parts of<br>neighboring counties                                                                                                                          | High Wind,<br>2022-12-23,<br>\$250,000 property;<br>\$0 crops, reported for<br>the zone (2022<br>dollars) | Event records naming places in the county (county page list):<br>Fletcher town (1 record). Zone-level records (71) apply<br>countywide.                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                               |

| Hazard                                                                      | Scale                                   | Records<br><i>count, years</i>     | Observed range                                                                      | Worst recorded event                                                                                                                                                                                                                               | Most damaging<br>(when different)                                                    | Where in the county                                                                                                                                                                                                                                                                                                                                                                             | Note                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------|-----------------------------------------|------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Thunderstorm Wind                                                           | wind speed (kt and mph)                 | 140, 1958 to 2025                  | 40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 99 with a recorded value | 87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1992-08-04                                                                                                                                                                      | Thunderstorm Wind, 1993-08-31, \$500,000 property; crops not recorded (1993 dollars) | Event records naming places in the county (county page list): St. Albans town (18 records), St. Albans city (17 records), Swanton town (15 records), Swanton village (14 records), Fairfax town (10 records), Highgate town (10 records), Sheldon town (10 records), Georgia town (9 records), Bakersfield town (6 records), Berkshire town (5 records); and 7 more places (see the XLSX file). |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Tornado                                                                     | Enhanced Fujita (F before Feb 2007)     | 8, 1957 to 1973                    | F/EF1 to F/EF2 (median F/EF2); 7 with a recorded value                              | F2 tornado, 1970-08-03, 4.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 150 yd wide, \$25,000 property; crops not recorded (1970 dollars), 7 direct injuries | Tornado, 1973-06-11, \$250,000 property; crops not recorded (1973 dollars)           | No event record names a listed place in the county.                                                                                                                                                                                                                                                                                                                                             | From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes. |
| Tsunami                                                                     | none (count and damage)                 | 0                                  |                                                                                     |                                                                                                                                                                                                                                                    |                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                 | Physical measure: in event narratives only; local data required.                                                                                                                                                                                                                                                                                                                                                              |
| Volcanic Ash, Volcanic Ashfall                                              | Volcanic Explosivity Index (local data) | 0                                  |                                                                                     |                                                                                                                                                                                                                                                    |                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                 | Physical measure: in event narratives only; local data required.                                                                                                                                                                                                                                                                                                                                                              |
| Wildfire                                                                    | acres burned (local data)               | 0                                  |                                                                                     |                                                                                                                                                                                                                                                    |                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                 | Acres burned: in event narratives only; local data required.                                                                                                                                                                                                                                                                                                                                                                  |
| Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet | none in data (snowfall local)           | 317, 1996 to 2026 (317 zone-level) |                                                                                     | Heavy Snow, 2007-02-14, \$150,000 property; \$0 crops, reported for the zone (2007 dollars); NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties                                                             |                                                                                      | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                             | Snow depth: in event narratives only; local data required.                                                                                                                                                                                                                                                                                                                                                                    |

**Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".**

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>  
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Inherited from Franklin County, county-level (county FIPS 50011); scope: declarations, statewide block and Storm Events history.

Declaration rows 30 Counted incidents 25

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

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                                              | Mapped hazard                                         | County Public Assistance<br><small>federal share obligated,<br/>nominal dollars</small> | Flags               | Notes                    |
|------------|----------------|-------------|----------------|----------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------|--------------------------|
| 2024-08-08 | 2024-08-08     | EM-3609-VT  | Emergency      | TROPICAL DEPRESSION DEBBY                          | Hurricane                                             | none found                                                                              | within last 5 years |                          |
| 2024-04-19 | 2024-01-09     | DR-4770-VT  | Major disaster | SEVERE WINTER STORM                                | Winter Weather                                        | \$46,872.87                                                                             | within last 5 years |                          |
| 2023-07-14 | 2023-07-07     | DR-4720-VT  | Major disaster | SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES | Inland Flooding (primary); also designated: Landslide | \$28,308.46                                                                             | within last 5 years |                          |
| 2023-07-10 | 2023-07-09     | EM-3595-VT  | Emergency      | FLOODING                                           | Inland Flooding                                       | none found                                                                              | within last 5 years | same incident as DR-4720 |
| 2023-03-20 | 2022-12-22     | DR-4695-VT  | Major disaster | SEVERE STORM AND FLOODING                          | Inland Flooding                                       | \$138,589.71                                                                            | within last 5 years |                          |
| 2021-08-22 | 2021-08-22     | EM-3567-VT  | Emergency      | TROPICAL STORM HENRI                               | Hurricane                                             | none found                                                                              |                     |                          |
| 2020-04-08 | 2020-01-20     | DR-4532-VT  | Major disaster | COVID-19 PANDEMIC                                  | Non-natural, not counted                              | \$422,403.22                                                                            |                     |                          |
| 2020-03-13 | 2020-01-20     | EM-3437-VT  | Emergency      | COVID-19                                           | Non-natural, not counted                              | none found                                                                              |                     | same incident as DR-4532 |
| 2020-01-17 | 2019-10-31     | DR-4474-VT  | Major disaster | SEVERE STORM AND FLOODING                          | Inland Flooding                                       | \$3,813,439.82                                                                          |                     |                          |
| 2018-01-02 | 2017-10-29     | DR-4356-VT  | Major disaster | SEVERE STORM AND FLOODING                          | Inland Flooding                                       | \$149,230.33                                                                            |                     |                          |
| 2015-02-03 | 2014-12-09     | DR-4207-VT  | Major disaster | SEVERE WINTER STORM                                | Winter Weather                                        | none found                                                                              |                     |                          |
| 2014-06-11 | 2014-04-15     | DR-4178-VT  | Major disaster | SEVERE STORMS AND FLOODING                         | Inland Flooding                                       | \$113,227.23                                                                            |                     |                          |
| 2014-01-29 | 2013-12-20     | DR-4163-VT  | Major disaster | SEVERE WINTER STORMS                               | Ice Storm                                             | \$855,920.22                                                                            |                     |                          |
| 2011-11-08 | 2011-05-20     | DR-4043-VT  | Major disaster | SEVERE STORMS AND FLOODING                         | Inland Flooding                                       | \$600,020.21                                                                            |                     |                          |

| Declared   | Incident began | FEMA number | Type           | Title                                            | Mapped hazard                                                              | County Public Assistance                            | Flags | Notes                    |
|------------|----------------|-------------|----------------|--------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------|-------|--------------------------|
|            |                |             |                |                                                  |                                                                            | <i>federal share obligated,<br/>nominal dollars</i> |       |                          |
| 2011-09-01 | 2011-08-27     | DR-4022-VT  | Major disaster | TROPICAL STORM IRENE                             | Hurricane                                                                  | \$300,874.19                                        |       |                          |
| 2011-08-29 | 2011-08-26     | EM-3338-VT  | Emergency      | HURRICANE IRENE                                  | Hurricane                                                                  | none found                                          |       | same incident as DR-4022 |
| 2011-06-15 | 2011-04-23     | DR-1995-VT  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding                                                            | \$290,862.31                                        |       |                          |
| 2010-12-22 | 2010-12-01     | DR-1951-VT  | Major disaster | SEVERE STORM                                     | Hazard not mapped (severe storm title names no single hazard); not counted | \$137,511.92                                        |       |                          |
| 2008-07-15 | 2008-06-14     | DR-1778-VT  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding                                                            | \$245,053.41                                        |       |                          |
| 2004-09-23 | 2004-08-12     | DR-1559-VT  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding                                                            | \$500,264.23                                        |       |                          |
| 2002-07-12 | 2002-06-05     | DR-1428-VT  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding                                                            | \$276,540.43                                        |       |                          |
| 1998-06-30 | 1998-06-17     | DR-1228-VT  | Major disaster | SEVERE STORMS AND FLOODING                       | Inland Flooding                                                            | none found                                          |       |                          |
| 1998-01-15 | 1998-01-06     | DR-1201-VT  | Major disaster | SEVERE ICE STORMS, RAIN, HIGH WINDS AND FLOODING | Ice Storm; Inland Flooding; Strong Wind                                    | none found                                          |       |                          |
| 1997-07-25 | 1997-07-15     | DR-1184-VT  | Major disaster | EXCESSIVE RAINFALL, HIGH WINDS, AND FLOODING     | Inland Flooding                                                            | none found                                          |       |                          |
| 1996-02-13 | 1996-01-19     | DR-1101-VT  | Major disaster | ICE JAMS AND FLOODING                            | Inland Flooding (primary); also designated: Winter Weather                 | none found                                          |       |                          |
| 1993-05-12 | 1993-04-24     | DR-990-VT   | Major disaster | HEAVY RAIN, SNOWMELT & FLOODING                  | Inland Flooding                                                            | none found                                          |       |                          |
| 1990-07-25 | 1990-07-04     | DR-875-VT   | Major disaster | SEVERE STORMS & FLOODING                         | Inland Flooding                                                            | none found                                          |       |                          |
| 1984-06-18 | 1984-06-06     | DR-712-VT   | Major disaster | SEVERE STORMS & FLOODING                         | Inland Flooding                                                            | none found                                          |       |                          |
| 1976-08-05 | 1976-08-05     | DR-518-VT   | Major disaster | SEVERE STORMS, HIGH WINDS & FLOODING             | Inland Flooding (primary); also designated: Strong Wind                    | none found                                          |       |                          |
| 1973-07-06 | 1973-07-06     | DR-397-VT   | Major disaster | SEVERE STORMS, FLOODING, & LANDSLIDES            | Inland Flooding (primary); also designated: Landslide                      | none found                                          |       |                          |

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.

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

The County Public Assistance column is the whole county's, including any state agencies FEMA files there; this town's own matched Public Assistance is in the per-member block (B1-f).

#### SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

| Declared   | Incident began | FEMA number | Type           | Title                      | Mapped hazard   | Flags | Notes |
|------------|----------------|-------------|----------------|----------------------------|-----------------|-------|-------|
| 1964-03-17 | 1964-03-17     | DR-164-VT   | Major disaster | FLOODING                   | Inland Flooding |       |       |
| 1963-11-27 | 1963-11-27     | DR-160-VT   | Major disaster | DROUGHT & IMPENDING FREEZE | Drought         |       |       |

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

| Hazard           | Storm Events records<br><i>full period</i> | Since plan approval<br><i>records</i> | During plan review<br><i>records</i> | Last 5 years<br><i>records</i> | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><i>distinct incidents</i> | Period             | Statement                                                                                                           |
|------------------|--------------------------------------------|---------------------------------------|--------------------------------------|--------------------------------|-------------------------------------------------|------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------|
| Avalanche        | 0                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                      |
| Coastal Flooding | 0                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                      |
| Cold Wave        | 33                                         |                                       |                                      | 10                             | 0                                               |                                                      | 1996 to 2026-06-30 | Includes 5 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                          |
| Drought          | 0                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                      |
| Earthquake       | 0                                          |                                       |                                      | 0                              | 0                                               |                                                      |                    | No Storm Events record; local data required (e.g., USGS).                                                           |
| Hail             | 71                                         |                                       |                                      | 6                              | 0                                               |                                                      | 1955 to 2026-06-30 |                                                                                                                     |
| Heat Wave        | 7                                          |                                       |                                      | 1                              | 0                                               |                                                      | 1996 to 2026-06-30 |                                                                                                                     |
| Hurricane        | 0                                          |                                       |                                      | 0                              | 3                                               |                                                      | 1996 to 2026-06-30 | No Storm Events records of this type; 3 federal declared incidents (see declarations table)                         |
| Ice Storm        | 3                                          |                                       |                                      | 0                              | 2                                               |                                                      | 1996 to 2026-06-30 |                                                                                                                     |
| Inland Flooding  | 55                                         |                                       |                                      | 3                              | 19                                              |                                                      | 1996 to 2026-06-30 |                                                                                                                     |
| Landslide        | 0                                          |                                       |                                      | 0                              | 2                                               |                                                      | 1996 to 2026-06-30 | No Storm Events records of this type; 2 federal declared incidents (see declarations table)                         |
| Lightning        | 4                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1996 to 2026-06-30 |                                                                                                                     |
| Strong Wind      | 213                                        |                                       |                                      | 31                             | 2                                               |                                                      | 1955 to 2026-06-30 | Includes 31 High Wind records and 42 Strong Wind records, event types the NRI definition of this hazard leaves out. |
| Tornado          | 8                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1950 to 2026-06-30 |                                                                                                                     |
| Tsunami          | 0                                          |                                       |                                      | 0                              | 0                                               |                                                      | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                                      |

| <b>Hazard</b>     | <b>Storm Events<br/>records</b><br><i>full period</i> | <b>Since plan<br/>approval</b><br><i>records</i> | <b>During plan<br/>review</b><br><i>records</i> | <b>Last 5<br/>years</b><br><i>records</i> | <b>Declared<br/>incidents</b><br><i>distinct incidents</i> | <b>Declared since<br/>approval</b><br><i>distinct incidents</i> | <b>Period</b>      | <b>Statement</b>                                               |
|-------------------|-------------------------------------------------------|--------------------------------------------------|-------------------------------------------------|-------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|--------------------|----------------------------------------------------------------|
| Volcanic Activity | 0                                                     |                                                  |                                                 | 0                                         | 0                                                          |                                                                 | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Wildfire          | 0                                                     |                                                  |                                                 | 0                                         | 0                                                          |                                                                 | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |
| Winter Weather    | 317                                                   |                                                  |                                                 | 51                                        | 3                                                          |                                                                 | 1996 to 2026-06-30 |                                                                |

**SOURCES**

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

**Notable Storm Events records**

| <b>Date</b> | <b>Event type</b> | <b>Magnitude or extent</b> | <b>Damage</b><br><i>nominal dollars</i>                                                                                                                                                                                     | <b>Direct deaths,<br/>injuries</b><br><i>indirect not counted</i> | <b>Location</b>                                                                           | <b>Flags</b>        | <b>Why listed</b>                                                                                |
|-------------|-------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------|
| 2023-05-18  | Frost/Freeze      |                            | \$0 property; \$750,000 crops, reported for the zone (2023 dollars)                                                                                                                                                         | 0, 0                                                              | NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties | within last 5 years | B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)                             |
| 2020-06-18  | Heat              |                            | \$0 property; \$0 crops, reported for the zone (2020 dollars)                                                                                                                                                               | 0, 0                                                              | NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties |                     | B1-c worst recorded: Excessive Heat, Heat                                                        |
| 2015-02-01  | Cold/Wind Chill   |                            | \$0 property; \$0 crops, reported for the zone (2015 dollars)                                                                                                                                                               | 0, 0                                                              | NWS zone VTZ016 (EASTERN FRANKLIN), zone-level: may include parts of neighboring counties |                     | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 2013-12-20  | Ice Storm         |                            | \$1,000,000 property; \$0 crops, reported for the zone (2013 dollars)                                                                                                                                                       | 0, 0                                                              | NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties |                     | B1-c worst recorded: Ice Storm                                                                   |
| 2011-08-28  | Flood             |                            | \$500,000,000 property; \$500,000 crops (2011 dollars) (as recorded; the NCEI episode narrative gives about \$500 million for Tropical Storm Irene across Vermont, so this one-county figure is likely the statewide total) | 0, 0                                                              | RICHFORD to WEST SWANTON                                                                  |                     | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                                         |
| 2007-02-14  | Heavy Snow        |                            | \$150,000 property; \$0 crops, reported for the zone (2007 dollars)                                                                                                                                                         | 0, 0                                                              | NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties |                     | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 2004-07-12  | Lightning         |                            | damage not reported                                                                                                                                                                                                         | 1, 1                                                              | BAKERSFIELD                                                                               |                     | deaths or injuries recorded                                                                      |

|            |                   |                                                                                                                                                       |                                                                              | Direct deaths, injuries<br><i>indirect not counted</i> |                                                                                           |       |                                                                                     |
|------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------|-------|-------------------------------------------------------------------------------------|
| Date       | Event type        | Magnitude or extent                                                                                                                                   | Damage<br><i>nominal dollars</i>                                             |                                                        | Location                                                                                  | Flags | Why listed                                                                          |
| 2001-02-10 | High Wind         | 64 kt (74 mph) measured                                                                                                                               | \$1,000 property; crops not reported, reported for the zone (2001 dollars)   | 0, 0                                                   | NWS zone VTZ002 (FRANKLIN), zone-level: may include parts of neighboring counties         |       | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition) |
| 1996-01-19 | Flood             |                                                                                                                                                       | \$410,000 property; crops not reported, reported for the zone (1996 dollars) | 2, 0                                                   | NWS zone VTZ002 (WESTERN FRANKLIN), zone-level: may include parts of neighboring counties |       | deaths or injuries recorded                                                         |
| 1992-08-04 | Thunderstorm Wind | 87 kt (100 mph), measurement type not recorded                                                                                                        | damage not recorded (pre-1996 record)                                        | 0, 0                                                   | location not recorded                                                                     |       | B1-c worst recorded: Thunderstorm Wind                                              |
| 1970-08-03 | Tornado           | F2, 4.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 150 yd wide | \$25,000 property; crops not recorded (1970 dollars)                         | 0, 7                                                   | location not recorded                                                                     |       | deaths or injuries recorded                                                         |
| 1961-06-13 | Hail              | 2.5 in                                                                                                                                                | damage not recorded (pre-1996 record)                                        | 0, 0                                                   | location not recorded                                                                     |       | B1-c worst recorded: Hail                                                           |

The full list is in the XLSX file, sheet "B1-d Storm Events history" (711 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>  
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>  
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Inherited from Franklin County, county-level (county FIPS 50011); scope: whole section.

Probability: FEMA annualized frequency and descriptor per hazard

| Hazard    | FEMA annualized frequency (modeled)<br><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. |

| Hazard              | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                          | In plain terms                                                                                            | Descriptor | Descriptor<br>basis                                         | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------|---------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal<br>Flooding |                                                                     | events per year<br>at a location<br>(modeled) |                                                                                                           |            |                                                             | not shown                                                                                                            | modeled                                             | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Cold Wave           | 3.81                                                                | event-days per<br>year                        | about 3.81 days<br>per year                                                                               | Likely     | event-days in<br>11 of 30 years,<br>1996 to 2025<br>(36.7%) | 71.6                                                                                                                 | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 3.81 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 11 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves. |
| Drought             | 0                                                                   | event-days per<br>year                        | none modeled                                                                                              |            | event-days in 0<br>of 30 years,<br>1996 to 2025<br>(0%)     | 0                                                                                                                    | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | No recorded event-days, 1996 to 2025; descriptor not assigned                                                                                                                                                                                                                                                                                                                                                                                                          |
| Earthquake          | 0.00297                                                             | annual<br>probability at a<br>location        | chance a given<br>location in the<br>county has at<br>least minor-<br>damage shaking<br>in a year: 0.297% |            |                                                             | not shown                                                                                                            | modeled                                             | see B1-f   | Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.                                                                                                                                                                                                                                                                                           |
| Hail                | 0.851                                                               | events per year                               | about 0.85 per<br>year                                                                                    | Likely     | FEMA<br>annualized<br>frequency<br>(modeled)                | 32.4 (modeled)                                                                                                       | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Heat Wave           | 1.76                                                                | event-days per<br>year                        | about 1.76 days<br>per year                                                                               | Likely     | event-days in 6<br>of 30 years,<br>1996 to 2025<br>(20%)    | 32.4                                                                                                                 | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 1.76 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.                                                                                                     |
| Hurricane           | 0.021                                                               | events per year                               | about 1 in 48<br>years                                                                                    | Possible   | FEMA<br>annualized<br>frequency<br>(modeled)                | 6                                                                                                                    | 1851 to 2024<br>(Atlantic)                          | see B1-f   | NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.                                                                                                                                                                                                                                                                                                          |
| Ice Storm           | 0.468                                                               | event-days per<br>year                        | about 0.468 days<br>per year                                                                              | Possible   | event-days in 2<br>of 30 years,<br>1996 to 2025<br>(6.67%)  | 32                                                                                                                   | 1946-12-31 to<br>2014-02-12<br>(67 years)           | countywide |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Inland<br>Flooding  | 1.71                                                                | event-days per<br>year                        | about 1.71 days<br>per year                                                                               | Likely     | event-days in<br>22 of 30 years,<br>1996 to 2025<br>(73.3%) | 48                                                                                                                   | 1996 to 2023<br>(28 years)                          | see B1-f   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Hazard            | FEMA annualized frequency (modeled)<br><i>unit per row</i> | Unit                                                                              | In plain terms                                                  | Descriptor    | Descriptor basis                                         | NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional) | NRI period                                | Location   | Note                                                                                                                                                                                |
|-------------------|------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Landslide         | 0.799                                                      | events per year (modeled)                                                         | about 0.8 per year                                              | Likely        | FEMA annualized frequency (modeled)                      | not shown                                                                                                | modeled                                   | see B1-f   |                                                                                                                                                                                     |
| Lightning         | 22.7                                                       | days per year with a strike                                                       | about 22.7 days per year                                        | Highly likely | FEMA annualized frequency (modeled)                      | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)            | countywide |                                                                                                                                                                                     |
| Strong Wind       | 0.573                                                      | events per year                                                                   | about 0.57 per year                                             | Likely        | FEMA annualized frequency (modeled)                      | 22                                                                                                       | 1986 to 2023 (38 years)                   | countywide |                                                                                                                                                                                     |
| Tornado           | 0.0238                                                     | events per year                                                                   | about 1 in 42 years                                             | Possible      | FEMA annualized frequency (modeled)                      | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                                                                                                                                                     |
| Tsunami           |                                                            | annual probability at the most exposed location (used in place of a county value) |                                                                 |               |                                                          | not shown                                                                                                | modeled                                   | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                               |
| Volcanic Activity |                                                            | annual probability                                                                |                                                                 |               |                                                          | not shown                                                                                                | modeled                                   | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                               |
| Wildfire          | 0.0000172                                                  | annual probability at a location                                                  | chance a given location in the county burns in a year: 0.00172% |               | Storm Events records in 0 of 30 years, 1996 to 2025 (0%) | not shown                                                                                                | modeled                                   | see B1-f   | No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county) |
| Winter Weather    | 17.3                                                       | event-days per year                                                               | about 17.3 days per year                                        | Highly likely | event-days in 30 of 30 years, 1996 to 2025 (100%)        | 325                                                                                                      | 2005-11-12 to 2024-11-12 (19 years)       | countywide |                                                                                                                                                                                     |

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

#### SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)  
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

| 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       |

**SOURCES**  
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)  
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

| Hazard                                  | Band                      | Years        | Events<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 34                                    | 30              | 1.13                                     |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 92                                    | 30              | 3.07                                     |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 17                                    | 30              | 0.567                                    |
| Tornado                                 | EF0-1                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| 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                                        |

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.

**SOURCE**  
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

## Supports B1-f: variation across the planning area

### Range of census tract risk within the county

| Hazard            | Tracts<br><i>rated of<br/>all</i> | Risk score                            | Median | Max  | Tracts by rating                                           | Note                                                                                                                                                                                                                                 |
|-------------------|-----------------------------------|---------------------------------------|--------|------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   |                                   | min<br><i>NRI score, 0<br/>to 100</i> |        |      |                                                            |                                                                                                                                                                                                                                      |
| Avalanche         | 3 of 11                           | 18.2                                  | 22.0   | 25.5 | Very Low 3, Not Applicable 8                               |                                                                                                                                                                                                                                      |
| Coastal Flooding  | 0 of 11                           |                                       |        |      | Not Applicable 11                                          |                                                                                                                                                                                                                                      |
| Cold Wave         | 11 of 11                          | 35.2                                  | 49.2   | 62.6 | Relatively Moderate 6, Relatively Low 5                    | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Drought           | 0 of 11                           |                                       |        |      | No Rating 11                                               | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Earthquake        | 11 of 11                          | 33.9                                  | 56.5   | 76.4 | Relatively Low 10, Very Low 1                              |                                                                                                                                                                                                                                      |
| Hail              | 11 of 11                          | 25.1                                  | 34.7   | 43.9 | Relatively Low 3, Very Low 8                               | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Heat Wave         | 11 of 11                          | 9.4                                   | 26.9   | 54.7 | Relatively Low 9, Very Low 2                               | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Hurricane         | 11 of 11                          | 51.3                                  | 57.3   | 65.7 | Relatively Low 10, Very Low 1                              |                                                                                                                                                                                                                                      |
| Ice Storm         | 11 of 11                          | 68.7                                  | 80.2   | 92.4 | Relatively High 2, Relatively Moderate 8, Relatively Low 1 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Inland Flooding   | 11 of 11                          | 20.8                                  | 61.6   | 82.8 | Relatively High 3, Relatively Moderate 5, Relatively Low 3 |                                                                                                                                                                                                                                      |
| Landslide         | 11 of 11                          | 19.4                                  | 83.4   | 95.6 | Relatively Moderate 1, Relatively Low 6, Very Low 4        |                                                                                                                                                                                                                                      |
| Lightning         | 11 of 11                          | 73.6                                  | 90.5   | 97.4 | Very High 2, Relatively High 8, Relatively Moderate 1      | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Strong Wind       | 11 of 11                          | 44.1                                  | 64.8   | 85.1 | Relatively High 1, Relatively Moderate 9, Relatively Low 1 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Tornado           | 11 of 11                          | 18.1                                  | 27.9   | 37.0 | Relatively Low 3, Very Low 8                               |                                                                                                                                                                                                                                      |
| Tsunami           | 0 of 11                           |                                       |        |      | Not Applicable 11                                          |                                                                                                                                                                                                                                      |
| Volcanic Activity | 0 of 11                           |                                       |        |      | Not Applicable 11                                          |                                                                                                                                                                                                                                      |
| Wildfire          | 11 of 11                          | 30.4                                  | 57.2   | 67.4 | Very Low 11                                                |                                                                                                                                                                                                                                      |
| Winter Weather    | 11 of 11                          | 61.8                                  | 81.5   | 92.2 | Relatively High 7, Relatively Moderate 4                   | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |

County tracts, shown for context: this town's planning area is the town, which the county tracts do not split out.

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.

#### SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

Per-member block (Starter, confirm locally)

| Member | Type | Plan status | Repetitive loss                                                   | Public Assistance matched                       | Event records naming this place           | Notes |
|--------|------|-------------|-------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------|-------|
|        |      |             | <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <i>federal share obligated, nominal dollars</i> | <i>all years; since the member's plan</i> |       |
|        |      |             | No rows for this unit.                                            |                                                 |                                           |       |

No plan row in FEMA data, so no NFIP community ID or Public Assistance applicant match is available for this town.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)  
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)  
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)  
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Inherited from Franklin County, county-level (county FIPS 50011); scope: NRI exposure and expected annual loss; since-plan figures use the town's own approval date.

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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

Franklin County, county-level

| Hazard           | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since plan<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                  |
|------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------|
| Avalanche        | \$0                                         |                                                | under 1                             | \$0                                              |                                                    | \$209                                                                                                            |                                                                   |                                                                                                     |                                                                                   |                                                                  | building exposure is 0 in NRI         |
| Coastal Flooding |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                     |                                                                                   |                                                                  | Not Applicable in NRI for this county |
| Cold Wave        | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | \$293                                            | \$47,557                                           | \$603,424                                                                                                        | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                       |
| Drought          |                                             | \$0                                            |                                     |                                                  | \$0                                                |                                                                                                                  |                                                                   |                                                                                                     |                                                                                   |                                                                  | agriculture exposure is 0 in NRI      |
| Earthquake       | \$20,169,599,717                            |                                                | 49,946                              | \$550,057                                        |                                                    | \$80,983                                                                                                         | 0.00273%                                                          |                                                                                                     |                                                                                   |                                                                  |                                       |

| Hazard            | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since plan<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                 |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hail              | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | \$3,315                                          | \$14,974                                           | \$16,818                                                                                                         | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Heat Wave         | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | under \$1                                        | \$50,248                                           | \$230,150                                                                                                        | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hurricane         | \$11,770,268,134                            | \$235,552,379                                  | 49,719                              | \$160,137                                        | \$93,563                                           | \$7,512                                                                                                          | 0.00136%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Ice Storm         | \$11,817,558,168                            |                                                | 49,919                              | \$232,454                                        |                                                    | \$23,617                                                                                                         | 0.00197%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Inland Flooding   | \$11,778,204,298                            | \$14,521,024                                   | 1,051                               | \$9,674,744                                      | \$7,585                                            | \$25,944                                                                                                         | 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. EAL as % of exposure: n/a. |
| Landslide         | \$398,897,706                               |                                                | 1,699                               | \$3,465                                          |                                                    | \$4,350                                                                                                          | 0.000869%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Lightning         | \$11,817,558,168                            |                                                | 49,919                              | \$49,508                                         |                                                    | \$538,214                                                                                                        | 0.000419%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Strong Wind       | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | \$135,707                                        | \$28,054                                           | \$241,021                                                                                                        | 0.00115%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tornado           | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | \$58,290                                         | \$383                                              | \$134,289                                                                                                        | 0.000493%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tsunami           |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                     |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Volcanic Activity |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                     |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Wildfire          | \$3,988,322,125                             | \$115,945,169                                  | 19,653                              | \$5,196                                          | \$15                                               | \$639                                                                                                            | 0.00013%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Winter Weather    | \$11,817,558,168                            | \$238,982,802                                  | 49,919                              | \$94,644                                         | \$399                                              | \$28,866                                                                                                         | 0.000801%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                                                      |

Every dollar figure in this table is for the whole county; only the since-plan date is the town's own approval date.

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

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

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 must not be added up; the unit total counts each declaration once.

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

#### SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Vermont Flood Ready Atlas and ANR river corridors for town flood and erosion locations.

ERAF Flood Hazard Summary gives E911 building counts in the SFHA per town.

Vermont Dam Inventory for dams in and upstream of the town.

VEM hazard mitigation planning resources and the 2023 Vermont State Hazard Mitigation Plan. <https://vem.vermont.gov/hm-planning-resources>

## Supports B2-a: context

Inherited from Franklin County, county-level (county FIPS 50011); scope: whole section.

### County context

| Measure                                                                                                                                                                       | Value            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Population                                                                                                                                                                    | 49,919           |
| Building value (total, not at risk)                                                                                                                                           | \$11,817,558,168 |
| Agriculture value (total, not at risk)                                                                                                                                        | \$238,982,802    |
| NRI risk rating (all hazards)                                                                                                                                                 | Very Low         |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$11,210,586     |
| 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) | \$1,936,038      |
| Social vulnerability rating                                                                                                                                                   | Very Low         |
| Community resilience rating                                                                                                                                                   | Very High        |
| NRI version                                                                                                                                                                   | December 2025    |

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

**SOURCE**  
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)

## Supports B2-c: repetitive loss

### Franklin County, county-level

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 0          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 0          |
| Repetitive loss, NFIP insurance definition    | 6          | Severe repetitive loss, NFIP insurance definition    | 0          |

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

**SOURCES**  
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)  
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county total and NFIP communities

| Scope                      | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|----------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total               | 0                            | 0                             | 6                             | 0                              | 6                                 | 0                              | 1                                      |
| BERKSHIRE, TOWN OF         | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| ENOSBURG FALLS, VILLAGE OF | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| MONTGOMERY, TOWN OF        | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| ST ALBANS, TOWN OF         | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 1                                      |

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)  
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

| Occupancy group           | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 0                            | 0                             | 5                             | 0                              | 5                                 | 0                              | 1                                      |
| 2 to 4 unit residential   | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential           | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| not reported              | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)  
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 6 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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 2026-09-28, <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 2026-09-28, <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 2026-09-28, [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_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_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_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_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_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_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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx)

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain\_2026-10\_VT\_5001159125. Preview: automated baseline.