


Building Exposure Values by County and Hazard in Vermont

COUNTY	Flood	Landslides	Wildfire	Extreme Heat	Wind	Snow	Ice	Extreme Cold	Earthquake	Hail	Drought (n/a)
ADDISON	\$206,250,034	\$5,447,219,141	\$1,310,210,422	\$8,044,023,914	\$9,909,784,925	\$9,909,784,925	\$9,909,632,313	\$9,909,784,925	\$9,909,655,000	\$9,909,784,925	
BENNINGTON	\$812,992,116	\$4,960,835,261	\$4,925,317,009	\$10,075,128,626	\$10,075,128,626	\$10,075,128,626	\$10,032,608,028	\$10,075,128,626	\$10,074,979,000	\$10,075,128,626	
CALEDONIA	\$358,085,827	\$3,328,296,175	\$4,862,022,892	\$0	\$7,335,689,899	\$7,335,689,899	\$7,292,163,409	\$7,335,689,899	\$7,335,567,000	\$7,335,689,899	
CHITTENDEN	\$418,586,238	\$18,165,787,216	\$2,435,098,935	\$32,892,884,211	\$36,002,480,251	\$36,002,480,225	\$36,001,346,568	\$36,002,480,225	\$36,001,997,000	\$36,002,480,251	
ESSEX	\$78,098,998	\$734,278,968	\$1,174,834,433	\$0	\$1,614,861,971	\$1,614,861,971	\$1,614,861,971	\$1,614,861,971	\$1,614,828,000	\$1,614,861,971	
FRANKLIN	\$289,475,275	\$3,907,350,291	\$2,282,820,055	\$8,485,137,665	\$10,527,345,396	\$10,527,345,396	\$10,527,345,396	\$10,527,345,396	\$10,527,213,000	\$10,527,345,396	
GRAND ISLE	\$103,821,094	\$356,349,286	\$214,288,819	\$2,509,086,292	\$2,509,086,292	\$2,509,086,292	\$2,509,086,292	\$2,509,086,292	\$2,509,063,000	\$2,509,086,292	
LAMOILLE	\$235,517,752	\$3,799,686,036	\$4,894,546,421	\$7,767,046	\$7,707,289,311	\$7,707,289,311	\$7,707,289,311	\$7,707,289,311	\$7,707,200,000	\$7,707,289,311	
ORANGE	\$285,203,737	\$2,957,572,512	\$4,838,086,095	\$25,475,690	\$6,743,127,188	\$6,743,127,188	\$6,743,127,188	\$6,743,127,188	\$6,742,999,000	\$6,743,127,188	
ORLEANS	\$362,036,134	\$3,509,765,564	\$5,395,498,237	\$0	\$7,835,979,906	\$7,835,979,906	\$7,835,979,906	\$7,835,979,906	\$7,835,859,000	\$7,835,979,906	
RUTLAND	\$597,059,095	\$7,667,434,958	\$5,939,294,825	\$12,195,099,667	\$14,843,993,446	\$14,843,993,446	\$14,665,728,617	\$14,843,993,446	\$14,843,742,000	\$14,843,993,446	
WASHINGTON	\$1,164,824,815	\$5,928,885,979	\$6,769,534,626	\$0	\$12,907,252,168	\$12,907,252,168	\$12,907,252,168	\$12,907,252,168	\$12,907,000,000	\$12,907,252,168	
WINDHAM	\$703,997,386	\$5,913,178,483	\$4,876,374,501	\$6,984,544,785	\$12,312,663,580	\$12,312,489,422	\$12,305,169,118	\$12,312,489,422	\$12,312,433,000	\$12,312,663,580	
WINDSOR	\$860,303,791	\$7,453,235,608	\$9,556,593,853	\$14,789,950,557	\$14,789,963,397	\$14,789,950,557	\$14,789,532,725	\$14,789,950,557	\$14,789,738,000	\$14,789,963,397	
Statewide											

Source: National Risk Index

National Risk Index



Addison County, Vermont

September 18, 2023

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	---	---	---	---	---
Coastal Flooding	---	---	---	---	---
Cold Wave	\$442,951,146,224	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,961,299
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$443,320,455,000	\$9,909,655,000	\$433,410,800,000	37,363.00	n/a
Hail	\$442,951,146,224	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,961,299
Heat Wave	\$346,835,469,800	\$8,044,023,914	\$338,603,925,647	29,189.99	\$187,520,239
Hurricane	\$442,951,010,127	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,825,202
Ice Storm	\$442,745,597,863	\$9,909,632,313	\$432,835,965,551	37,313.45	n/a
Landslide	\$255,026,265,225	\$5,447,219,141	\$249,579,046,085	21,515.44	n/a
Lightning	\$442,752,184,925	\$9,909,784,925	\$432,842,400,000	37,314.00	n/a
Riverine Flooding	\$7,822,714,608	\$206,250,034	\$7,605,926,922	655.68	\$10,537,652
Strong Wind	\$442,951,146,224	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,961,299
Tornado	\$442,951,146,224	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,961,299
Tsunami	---	---	---	---	---
Volcanic Activity	---	---	---	---	---
Wildfire	\$59,091,974,189	\$1,310,210,422	\$57,761,889,676	4,979.47	\$19,874,090
Winter Weather	\$442,951,146,224	\$9,909,784,925	\$432,842,400,000	37,314.00	\$198,961,299

Bennington County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	--	--	--	--	--
Cold Wave	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$443,300,179,000	\$10,074,979,000	\$433,225,200,000	37,347.00	n/a
Hail	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441
Heat Wave	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441
Hurricane	\$443,250,703,182	\$10,074,440,898	\$433,156,131,843	37,341.05	\$20,130,441
Ice Storm	\$441,535,365,347	\$10,032,608,028	\$431,502,757,320	37,198.51	n/a
Landslide	\$234,916,479,909	\$4,960,835,261	\$229,955,644,648	19,823.76	n/a
Lightning	\$443,277,128,626	\$10,075,128,626	\$433,202,000,000	37,345.00	n/a
Riverine Flooding	\$28,225,786,902	\$812,992,116	\$27,409,415,755	2,362.88	\$3,379,031
Strong Wind	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441
Tornado	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441
Tsunami	--	--	--	--	--
Volcanic Activity	--	--	--	--	--
Wildfire	\$206,985,881,759	\$4,925,317,009	\$202,051,122,957	17,418.20	\$9,441,793
Winter Weather	\$443,297,259,067	\$10,075,128,626	\$433,202,000,000	37,345.00	\$20,130,441

Caledonia County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	—	—	—	—	—
Coastal Flooding	—	—	—	—	—
Cold Wave	\$357,831,660,591	\$7,335,689,899	\$350,447,600,000	30,211.00	\$48,370,692
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$358,038,367,000	\$7,335,567,000	\$350,702,800,000	30,233.00	n/a
Hail	\$357,831,660,591	\$7,335,689,899	\$350,447,600,000	30,211.00	\$48,370,692
Heat Wave	\$0	\$0	\$0	0.00	\$0
Hurricane	\$357,830,293,441	\$7,334,323,950	\$350,447,600,000	30,211.00	\$48,369,491
Ice Storm	\$355,197,752,748	\$7,292,163,409	\$347,905,589,339	29,991.86	n/a
Landslide	\$171,376,874,770	\$3,328,296,175	\$168,048,578,595	14,486.95	n/a
Lightning	\$357,783,289,899	\$7,335,689,899	\$350,447,600,000	30,211.00	n/a
Riverine Flooding	\$13,056,524,005	\$358,085,827	\$12,696,487,229	1,094.52	\$1,950,949
Strong Wind	\$357,831,660,591	\$7,335,689,899	\$350,447,600,000	30,211.00	\$48,370,692
Tornado	\$357,831,660,591	\$7,335,689,899	\$350,447,600,000	30,211.00	\$48,370,692
Tsunami	—	—	—	—	—
Volcanic Activity	—	—	—	—	—
Wildfire	\$234,276,424,575	\$4,862,022,892	\$229,373,691,927	19,773.59	\$40,709,756
Winter Weather	\$357,831,660,591	\$7,335,689,899	\$350,447,600,000	30,211.00	\$48,370,692

Chittenden County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	---	---	---	---	---
Coastal Flooding	---	---	---	---	---
Cold Wave	\$1,986,731,656,083	\$36,002,480,225	\$1,950,679,200,000	168,162.00	\$49,975,858
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$1,988,548,797,000	\$36,001,997,000	\$1,952,546,800,000	168,323.00	n/a
Hail	\$1,986,731,656,109	\$36,002,480,251	\$1,950,679,200,000	168,162.00	\$49,975,858
Heat Wave	\$1,805,869,264,721	\$32,892,884,211	\$1,772,935,352,311	152,839.25	\$41,028,199
Hurricane	\$1,985,310,753,920	\$35,987,225,698	\$1,949,273,567,569	168,040.82	\$49,960,653
Ice Storm	\$1,986,579,438,061	\$36,001,346,568	\$1,950,578,091,493	168,153.28	n/a
Landslide	\$1,008,492,504,492	\$18,165,787,216	\$990,326,717,275	85,372.99	n/a
Lightning	\$1,986,681,680,251	\$36,002,480,251	\$1,950,679,200,000	168,162.00	n/a
Riverine Flooding	\$19,587,078,724	\$418,586,238	\$19,154,528,215	1,651.25	\$13,964,270
Strong Wind	\$1,986,731,656,109	\$36,002,480,251	\$1,950,679,200,000	168,162.00	\$49,975,858
Tornado	\$1,986,731,656,109	\$36,002,480,251	\$1,950,679,200,000	168,162.00	\$49,975,858
Tsunami	---	---	---	---	---
Volcanic Activity	---	---	---	---	---
Wildfire	\$133,986,419,858	\$2,435,098,935	\$131,546,162,379	11,340.19	\$5,158,544
Winter Weather	\$1,986,731,656,083	\$36,002,480,225	\$1,950,679,200,000	168,162.00	\$49,975,858

Essex County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	---	---	---	---	---
Coastal Flooding	---	---	---	---	---
Cold Wave	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$70,286,828,000	\$1,614,828,000	\$68,672,000,000	5,920.00	n/a
Hail	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694
Heat Wave	\$0	\$0	\$0	0.00	\$0
Hurricane	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694
Ice Storm	\$69,973,661,971	\$1,614,861,971	\$68,358,800,000	5,893.00	n/a
Landslide	\$30,111,868,379	\$734,278,968	\$29,377,589,411	2,532.55	n/a
Lightning	\$69,973,661,971	\$1,614,861,971	\$68,358,800,000	5,893.00	n/a
Riverine Flooding	\$3,011,935,020	\$78,098,998	\$2,932,775,426	252.83	\$1,060,597
Strong Wind	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694
Tornado	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694
Tsunami	---	---	---	---	---
Volcanic Activity	---	---	---	---	---
Wildfire	\$51,205,988,935	\$1,174,834,433	\$50,020,350,341	4,312.10	\$10,804,161
Winter Weather	\$69,988,237,665	\$1,614,861,971	\$68,358,800,000	5,893.00	\$14,575,694

Franklin County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	---	---	---	---	---
Coastal Flooding	---	---	---	---	---
Cold Wave	\$589,800,636,626	\$10,527,345,396	\$579,060,400,000	49,919.00	\$212,891,230
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$589,900,813,000	\$10,527,213,000	\$579,373,600,000	49,946.00	n/a
Hail	\$589,800,636,626	\$10,527,345,396	\$579,060,400,000	49,919.00	\$212,891,230
Heat Wave	\$470,924,153,145	\$8,485,137,655	\$462,284,139,870	39,852.08	\$154,875,620
Hurricane	\$587,437,458,614	\$10,485,217,766	\$576,742,406,072	49,719.17	\$209,834,776
Ice Storm	\$589,587,745,396	\$10,527,345,396	\$579,060,400,000	49,919.00	n/a
Landslide	\$231,781,117,104	\$3,907,350,291	\$227,873,766,813	19,644.29	n/a
Lightning	\$589,587,745,396	\$10,527,345,396	\$579,060,400,000	49,919.00	n/a
Riverine Flooding	\$12,491,706,053	\$289,475,275	\$12,189,295,123	1,050.80	\$12,935,655
Strong Wind	\$589,800,636,626	\$10,527,345,396	\$579,060,400,000	49,919.00	\$212,891,230
Tornado	\$589,800,636,626	\$10,527,345,396	\$579,060,400,000	49,919.00	\$212,891,230
Tsunami	---	---	---	---	---
Volcanic Activity	---	---	---	---	---
Wildfire	\$169,037,139,666	\$2,882,820,055	\$166,062,378,490	14,315.72	\$91,941,120
Winter Weather	\$589,800,636,626	\$10,527,345,396	\$579,060,400,000	49,919.00	\$212,891,230

Grand Isle County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	—	—	—	—	—
Coastal Flooding	—	—	—	—	—
Cold Wave	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$87,107,863,000	\$2,509,063,000	\$84,598,800,000	7,293.00	n/a
Hail	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825
Heat Wave	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825
Hurricane	\$86,658,153,182	\$2,494,148,943	\$84,143,879,204	7,253.78	\$20,125,034
Ice Storm	\$87,061,486,292	\$2,509,086,292	\$84,552,400,000	7,289.00	n/a
Landslide	\$10,609,114,412	\$356,349,286	\$10,252,765,125	883.86	n/a
Lightning	\$87,061,486,292	\$2,509,086,292	\$84,552,400,000	7,289.00	n/a
Riverine Flooding	\$2,582,286,512	\$103,821,094	\$2,478,220,592	213.64	\$244,826
Strong Wind	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825
Tornado	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825
Tsunami	—	—	—	—	—
Volcanic Activity	—	—	—	—	—
Wildfire	\$8,176,721,522	\$214,228,819	\$7,960,661,425	686.26	\$1,831,278
Winter Weather	\$87,082,060,117	\$2,509,086,292	\$84,552,400,000	7,289.00	\$20,573,825

Lamoille County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	--	--	--	--	--
Cold Wave	\$308,399,504,166	\$7,707,289,311	\$300,660,400,000	25,919.00	\$31,814,855
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$308,669,200,000	\$7,707,200,000	\$300,962,000,000	25,945.00	n/a
Hail	\$308,399,504,166	\$7,707,289,311	\$300,660,400,000	25,919.00	\$31,814,855
Heat Wave	\$499,543,689	\$7,767,046	\$491,762,565	42.39	\$14,077
Hurricane	\$307,780,497,163	\$7,691,390,650	\$300,057,692,598	25,867.04	\$31,413,915
Ice Storm	\$308,367,689,311	\$7,707,289,311	\$300,660,400,000	25,919.00	n/a
Landslide	\$144,355,602,004	\$3,799,686,036	\$140,555,915,968	12,116.89	n/a
Lightning	\$308,367,689,311	\$7,707,289,311	\$300,660,400,000	25,919.00	n/a
Riverine Flooding	\$10,120,867,986	\$235,517,752	\$9,877,974,208	851.55	\$7,376,026
Strong Wind	\$308,399,504,166	\$7,707,289,311	\$300,660,400,000	25,919.00	\$31,814,855
Tornado	\$308,399,504,166	\$7,707,289,311	\$300,660,400,000	25,919.00	\$31,814,855
Tsunami	--	--	--	--	--
Volcanic Activity	--	--	--	--	--
Wildfire	\$211,771,870,335	\$4,894,546,421	\$206,856,158,321	17,832.43	\$21,165,593
Winter Weather	\$308,399,504,166	\$7,707,289,311	\$300,660,400,000	25,919.00	\$31,814,855

Orange County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	—	—	—	—	—
Coastal Flooding	—	—	—	—	—
Cold Wave	\$346,384,678,560	\$6,743,127,188	\$339,578,400,000	29,274.00	\$63,151,372
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$346,356,199,000	\$6,742,999,000	\$339,613,200,000	29,277.00	n/a
Hail	\$346,384,678,560	\$6,743,127,188	\$339,578,400,000	29,274.00	\$63,151,372
Heat Wave	\$1,584,767,833	\$25,475,690	\$1,559,199,548	134.41	\$92,595
Hurricane	\$346,053,666,290	\$6,740,629,575	\$339,249,959,329	29,245.69	\$63,077,386
Ice Storm	\$346,321,527,188	\$6,743,127,188	\$339,578,400,000	29,274.00	n/a
Landslide	\$151,865,963,525	\$2,957,572,512	\$148,908,391,013	12,836.93	n/a
Lightning	\$346,321,527,188	\$6,743,127,188	\$339,578,400,000	29,274.00	n/a
Riverine Flooding	\$12,660,046,712	\$285,203,737	\$12,366,727,529	1,066.10	\$8,115,445
Strong Wind	\$346,384,678,560	\$6,743,127,188	\$339,578,400,000	29,274.00	\$63,151,372
Tornado	\$346,384,678,560	\$6,743,127,188	\$339,578,400,000	29,274.00	\$63,151,372
Tsunami	—	—	—	—	—
Volcanic Activity	—	—	—	—	—
Wildfire	\$255,431,374,745	\$4,838,086,095	\$250,542,968,012	21,598.53	\$50,320,638
Winter Weather	\$346,384,678,560	\$6,743,127,188	\$339,578,400,000	29,274.00	\$63,151,372

Orleans County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	—	—	—	—	—
Coastal Flooding	—	—	—	—	—
Cold Wave	\$325,375,512,171	\$7,835,979,906	\$317,434,000,000	27,365.00	\$105,532,265
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$325,594,659,000	\$7,835,859,000	\$317,758,800,000	27,393.00	n/a
Hail	\$325,375,512,171	\$7,835,979,906	\$317,434,000,000	27,365.00	\$105,532,265
Heat Wave	\$0	\$0	\$0	0.00	\$0
Hurricane	\$325,374,821,887	\$7,835,979,906	\$317,434,000,000	27,365.00	\$104,841,981
Ice Storm	\$325,269,979,906	\$7,835,979,906	\$317,434,000,000	27,365.00	n/a
Landslide	\$154,184,585,620	\$3,509,765,564	\$150,674,820,056	12,989.21	n/a
Lightning	\$325,269,979,906	\$7,835,979,906	\$317,434,000,000	27,365.00	n/a
Riverine Flooding	\$11,095,489,472	\$362,036,134	\$10,727,622,088	924.80	\$5,831,249
Strong Wind	\$325,375,512,171	\$7,835,979,906	\$317,434,000,000	27,365.00	\$105,532,265
Tornado	\$325,375,512,171	\$7,835,979,906	\$317,434,000,000	27,365.00	\$105,532,265
Tsunami	—	—	—	—	—
Volcanic Activity	—	—	—	—	—
Wildfire	\$227,265,996,527	\$5,395,498,237	\$221,781,935,484	19,119.13	\$88,562,807
Winter Weather	\$325,375,512,171	\$7,835,979,906	\$317,434,000,000	27,365.00	\$105,532,265

Rutland County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	--	--	--	--	--
Cold Wave	\$716,839,441,866	\$14,843,993,446	\$701,962,400,000	60,514.00	\$33,048,420
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$717,478,942,000	\$14,843,742,000	\$702,635,200,000	60,572.00	n/a
Hail	\$716,839,441,866	\$14,843,993,446	\$701,962,400,000	60,514.00	\$33,048,420
Heat Wave	\$614,208,013,542	\$12,195,099,667	\$601,982,367,034	51,895.03	\$30,546,841
Hurricane	\$715,860,885,244	\$14,829,715,650	\$700,998,121,174	60,430.87	\$33,048,420
Ice Storm	\$712,999,898,833	\$14,665,728,617	\$698,334,170,216	60,201.22	n/a
Landslide	\$389,464,019,550	\$7,667,434,958	\$381,796,584,591	32,913.50	n/a
Lightning	\$716,806,393,446	\$14,843,993,446	\$701,962,400,000	60,514.00	n/a
Riverine Flooding	\$29,242,723,668	\$597,059,095	\$28,641,031,581	2,469.05	\$4,632,992
Strong Wind	\$716,839,441,866	\$14,843,993,446	\$701,962,400,000	60,514.00	\$33,048,420
Tornado	\$716,839,441,866	\$14,843,993,446	\$701,962,400,000	60,514.00	\$33,048,420
Tsunami	--	--	--	--	--
Volcanic Activity	--	--	--	--	--
Wildfire	\$292,103,557,760	\$5,939,294,825	\$286,151,264,576	24,668.21	\$12,998,360
Winter Weather	\$716,839,441,866	\$14,843,993,446	\$701,962,400,000	60,514.00	\$33,048,420

Washington County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	--	--	--	--	--
Cold Wave	\$706,355,699,731	\$12,907,252,168	\$693,413,200,000	59,777.00	\$35,247,563
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$706,668,200,000	\$12,907,000,000	\$693,761,200,000	59,807.00	n/a
Hail	\$706,355,699,731	\$12,907,252,168	\$693,413,200,000	59,777.00	\$35,247,563
Heat Wave	\$0	\$0	\$0	0.00	\$0
Hurricane	\$701,928,067,049	\$12,813,454,987	\$689,079,587,879	59,403.41	\$35,024,183
Ice Storm	\$706,320,452,168	\$12,907,252,168	\$693,413,200,000	59,777.00	n/a
Landslide	\$330,272,292,679	\$5,928,885,979	\$324,343,406,700	27,960.64	n/a
Lightning	\$706,320,452,168	\$12,907,252,168	\$693,413,200,000	59,777.00	n/a
Riverine Flooding	\$45,463,243,839	\$1,164,824,815	\$44,294,224,397	3,818.47	\$4,194,628
Strong Wind	\$706,355,699,731	\$12,907,252,168	\$693,413,200,000	59,777.00	\$35,247,563
Tornado	\$706,355,699,731	\$12,907,252,168	\$693,413,200,000	59,777.00	\$35,247,563
Tsunami	--	--	--	--	--
Volcanic Activity	--	--	--	--	--
Wildfire	\$377,066,234,095	\$6,769,534,626	\$370,271,550,391	31,919.96	\$25,149,078
Winter Weather	\$706,355,699,731	\$12,907,252,168	\$693,413,200,000	59,777.00	\$35,247,563

Windham County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	--	--	--	--	--
Coastal Flooding	--	--	--	--	--
Cold Wave	\$544,240,077,467	\$12,312,489,422	\$531,894,800,000	45,853.00	\$32,788,045
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$544,810,433,000	\$12,312,433,000	\$532,498,000,000	45,905.00	n/a
Hail	\$544,240,251,625	\$12,312,663,580	\$531,894,800,000	45,853.00	\$32,788,045
Heat Wave	\$353,300,285,934	\$6,984,544,785	\$346,292,109,551	29,852.77	\$23,631,598
Hurricane	\$544,136,518,856	\$12,310,077,915	\$531,793,652,896	45,844.28	\$32,788,045
Ice Storm	\$544,003,244,655	\$12,305,169,118	\$531,698,075,537	45,836.04	n/a
Landslide	\$265,294,378,338	\$5,913,178,483	\$259,381,199,855	22,360.45	n/a
Lightning	\$544,207,463,580	\$12,312,663,580	\$531,894,800,000	45,853.00	n/a
Riverine Flooding	\$23,063,504,734	\$703,997,386	\$22,352,316,077	1,926.92	\$7,191,271
Strong Wind	\$544,240,251,625	\$12,312,663,580	\$531,894,800,000	45,853.00	\$32,788,045
Tornado	\$544,240,251,625	\$12,312,663,580	\$531,894,800,000	45,853.00	\$32,788,045
Tsunami	--	--	--	--	--
Volcanic Activity	--	--	--	--	--
Wildfire	\$201,852,053,770	\$4,876,374,501	\$196,963,698,568	16,979.63	\$11,980,701
Winter Weather	\$544,240,077,467	\$12,312,489,422	\$531,894,800,000	45,853.00	\$32,788,045

Windsor County, Vermont

Exposure Values

Hazard Type	Total	Building Value	Population Equivalence	Population	Agriculture Value
Avalanche	---	---	---	---	---
Coastal Flooding	---	---	---	---	---
Cold Wave	\$684,208,054,291	\$14,789,950,557	\$669,389,365,979	57,705.98	\$28,737,754
Drought	\$0	n/a	n/a	n/a	\$0
Earthquake	\$684,724,538,000	\$14,789,738,000	\$669,934,800,000	57,753.00	n/a
Hail	\$684,208,301,151	\$14,789,963,397	\$669,389,600,000	57,706.00	\$28,737,754
Heat Wave	\$684,208,054,291	\$14,789,950,557	\$669,389,365,979	57,705.98	\$28,737,754
Hurricane	\$684,162,978,582	\$14,789,324,652	\$669,344,916,176	57,702.15	\$28,737,754
Ice Storm	\$684,168,468,358	\$14,789,532,725	\$669,378,935,633	57,705.08	n/a
Landslide	\$352,903,829,996	\$7,453,235,608	\$345,450,594,388	29,780.22	n/a
Lightning	\$684,179,563,397	\$14,789,963,397	\$669,389,600,000	57,706.00	n/a
Riverine Flooding	\$32,940,406,027	\$860,303,791	\$32,073,285,368	2,764.94	\$6,816,868
Strong Wind	\$684,208,301,151	\$14,789,963,397	\$669,389,600,000	57,706.00	\$28,737,754
Tornado	\$684,208,301,151	\$14,789,963,397	\$669,389,600,000	57,706.00	\$28,737,754
Tsunami	---	---	---	---	---
Volcanic Activity	---	---	---	---	---
Wildfire	\$455,334,784,440	\$9,556,593,853	\$445,757,570,034	38,427.38	\$20,620,553
Winter Weather	\$684,208,054,291	\$14,789,950,557	\$669,389,365,979	57,705.98	\$28,737,754

Exposure

Exposure is defined as the representative value of buildings (in dollars), population (in both people and population equivalence dollars), or agriculture (in dollars) potentially exposed to a natural hazard occurrence. Exposure is a natural hazard consequence factor for [Expected Annual Loss](#), the natural hazard component of the National Risk Index. A higher exposure value results in higher Expected Annual Loss and Risk Index scores.

Depending on the hazard type, exposure areas were determined by historical events, hazard-susceptible zones, or probabilistic modeling.

Source Data

Exposure data sources were selected for their accuracy, long period of record, and spatial components based on the best available, national-level data per natural hazard. Sources were identified through public knowledge, subject matter expert recommendations, and research, and came from several federal government agencies and academic institutions. Data for territories were included in this data release based on the availability, compatibility, and reliability of source data for those geographies.

Consequence Types

Exposure is based on three consequence types: buildings, population, and agriculture.

Note: Not all consequence types are considered for all hazard types. Building and population exposure are modeled for all hazard types except Drought, which only modeled agriculture exposure. Agriculture exposure was also modeled for Cold Wave, Hail, Heat Wave, Hurricane, Riverine Flooding, Strong Wind, Tornado, Wildfire, and Winter Weather.

Buildings

Building exposure is defined as the dollar value of the buildings determined to be exposed to a hazard according to a hazard-specific methodology. The maximum possible building exposure of a Census tract, or county is its building value as recorded in [Hazus 6.0](#), which provides 2022 valuations.

Population

Population exposure is defined as the number of people determined to be exposed to a hazard according to a hazard-specific methodology. The maximum possible population exposure of a Census tract, or county is its population as recorded in [Hazus 6.0](#). Population exposure is also monetized using a value of statistical life (VSL) approach in which each fatality or ten injuries is treated as \$11.6 million of economic loss.

Agriculture

Agriculture exposure is defined as the dollar value of the crops and livestock determined to be exposed to a hazard according to a hazard-specific methodology. This is derived from the [United States Department of Agriculture 2017 Census of Agriculture](#) county-level value of crop and pastureland.

Exposure Methodology

Exposure is typically calculated at the Census block level for each consequence type and then aggregated to the Census tract and county level by summing the Census block exposure values within the parent Census tract and parent county.

While there are significant differences in the nature of the hazard types and diversity of source data formats, each hazard type can be thought of as having a footprint or exposure area where the hazard can occur and result in loss. Exposure areas associated with each hazard type are modeled in one of three ways:

1. **Widespread exposure areas** were used for hazard types where, if the hazard were to occur, it could happen anywhere in the community with equal likelihood (*e.g.*, Lightning, Hail, Strong Wind).
2. **Hazard susceptible zones** were used for hazard types where there are specific areas within the community where the hazard can occur (*e.g.*, flood zones along a river).
3. **Fixed exposure sizes** were used for the Tornado and Avalanche hazards representing the average area impacted by a hazard occurrence.

Once the exposure areas were defined for each hazard type using one of the approaches, the National Risk Index estimated the exposure values for building, population, and agriculture using a hazard-specific methodology.

For comprehensive details about exposure in the Risk Index, see the [National Risk Index Technical Documentation](#).

- [Learn about the natural hazards included in the Risk Index](#)
- [Learn about annualized frequency](#)
- [Learn about historic loss ratio](#)