



# Monterey Hazard Mitigation and Climate Adaptation Plan

December 15, 2020



## TOWN OF MONTEREY

435 Main Rd. P.O. Box 308  
Monterey, MA 01245

### A RESOLUTION OF ADOPTING THE MONTEREY HAZARD MITIGATION AND CLIMATE ADAPTATION PLAN

**WHEREAS** the Town of Monterey recognizes the threat that natural hazards pose to people and property within the Town of Monterey; and

**WHEREAS** the Town of Monterey has prepared a hazard mitigation plan, hereby known as the Monterey Hazard Mitigation and Climate Adaptation Plan in accordance with the Disaster Mitigation Act of 2000; and

**WHEREAS** the Monterey Hazard Mitigation and Climate Adaptation Plan identifies mitigation goals and actions to reduce or eliminate long-term risk to people and property in the Town of Monterey from the impacts of future hazards and disasters; and

**WHEREAS** adoption by the Monterey Select Board demonstrates their commitment to the hazard mitigation and achieving the goals outlined in the Monterey Hazard Mitigation and Climate Adaptation Plan.

### **NOW THEREFORE, BE IT RESOLVED BY THE TOWN OF MONTEREY, MASSACHUSETTS, THAT:**

In accordance with M.G.L. c. 40, the Monterey Select Board adopts the Monterey Hazard Mitigation and Climate Adaptation Plan.

ADOPTED by a vote of 3 in favor and 0 against, and 0 abstaining, this 2nd day of December, 2020.

Signature 

Print Name: Donald Coburn

Title: Select Board Chair

ATTEST:



U.S. Department of Homeland Security  
FEMA Region I  
99 High Street, Sixth Floor  
Boston, MA 02110-2132

**FEMA**

December 16, 2020

Samantha C. Phillips, Director  
Massachusetts Emergency Management Agency  
400 Worcester Road  
Framingham, Massachusetts 01702-5399

Dear Director Phillips:

The U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA) Region I Mitigation Division has approved the Monterey Hazard Mitigation and Climate Adaptation Plan effective **December 15, 2020** through **December 14, 2025** in accordance with the planning requirements of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), as amended, the National Flood Insurance Act of 1968, as amended, and Title 44 Code of Federal Regulations (CFR) Part 201.

With this plan approval, the jurisdiction is eligible to apply to the Massachusetts Emergency Management Agency for mitigation grants administered by FEMA. Requests for funding will be evaluated according to the eligibility requirements identified for each of these programs. A specific mitigation activity or project identified in this community's plan may not meet the eligibility requirements for FEMA funding; even eligible mitigation activities or projects are not automatically approved.

The plan must be updated and resubmitted to the FEMA Region I Mitigation Division for approval every five years to remain eligible for FEMA mitigation grant funding.

Thank you for your continued commitment and dedication to risk reduction demonstrated by preparing and adopting a strategy for reducing future disaster losses. Should you have any questions, please contact Melissa Surette at (617) 956-7559 or [Melissa.Surette@fema.dhs.gov](mailto:Melissa.Surette@fema.dhs.gov).

Sincerely,

**PAUL F FORD** Digitally signed by PAUL F FORD  
Date: 2020.12.16 08:24:39 -05'00'

Captain W. Russ Webster, USCG (Ret.), CEM  
Regional Administrator  
FEMA Region I

WRW:ms

cc: Sarah White, State Hazard Mitigation Officer, MEMA  
Jeffrey Zukowski, Hazard Mitigation Planner, MEMA  
Beth Dubrawski, Hazard Mitigation Contract Specialist, MEMA

# Table of Contents

CHAPTER 1: INTRODUCTION.....	2
CHAPTER 2: PLANNING PROCESS.....	4
CHAPTER 3: RISK ASSESSMENT.....	9
Hazard Profiles	
Inland Flooding Severe	
Winter Storms	
Droughts	
Change in Average Temperatures/Extreme Temperatures	
Tornadoes/High Wind	
Landslides	
Wildfires	
Hurricanes/Tropical Storms	
Other Severe Weather	
Invasive Species	
Vector-Borne Disease	
Earthquakes	
Dam failure	
Cyber Security	
CHAPTER 4: MITIGATION STRATEGY.....	109
CHAPTER 5: PLAN ADOPTION.....	119
CHAPTER 6: PLAN MAINTENANCE.....	120
APPENDICES.....	121
APPENDIX A: MEETING DOCUMENTATION	
APPENDIX B: COMPLETED MITIGATION ACTIONS	
APPREINX C: FEMA REVIEW TOOL AND TOWN RESPONSES	

## CHAPTER 1: INTRODUCTION

### Purpose

The purpose of hazard mitigation planning is to reduce or eliminate the need to respond to hazardous conditions that threaten human life, property and the natural environment. Hazard mitigation can be an action, activity, process, or physical project designed to reduce or eliminate the long-term risks from hazards.

The Town of Monterey Hazard Mitigation and Climate Adaptation Plan (HMCAP) was prepared in order to meet the requirements of the Code of Federal Regulations, Title 44 CFR § 201.6, pertaining to local hazard mitigation plans. Title 44 CFR § 201.6(a)(1) states that “a local government must have a mitigation plan approved pursuant to this section in order to receive HMGP project grants.” Further, “a local government must have a mitigation plan approved pursuant to this section in order to apply for and receive mitigation project grants under all other mitigation grant programs.” As this Hazard Mitigation Plan will illustrate, Monterey’s eligibility for the Federal Emergency Management Agency (FEMA) hazard mitigation grants, is crucial.

The Town of Monterey has laid out the following mission statement for their Hazard Mitigation Committee and their planning process:

**“To identify risks and sustainable cost-effective actions to mitigate the impact of natural hazards in order to protect life, property and the environment of Monterey.” The following goals are set forth in order to achieve this mission:**

In accordance with 44 CFR § 201.6, the Monterey Hazard Mitigation & Climate Adaptation plan is the representation of Monterey’s commitment to reduce risks from natural hazards and serves as a guide for decision makers as they commit resources to reducing the effects of natural hazards. Additionally, the HMCAP will serve as the basis for the Commonwealth of Massachusetts to provide technical assistance and to support priority project funding for the Town of Monterey.

## Background

### Mitigation & Climate Adaptation Planning History

The Town of Monterey was included in the 2012 regional Hazard Mitigation Plan with 18 other Berkshire County municipalities. In addition, Monterey successfully completed the Municipal Vulnerability Preparedness Planning process in 2018. This combined Hazard Mitigation and Climate Adaptation Plan is a single-jurisdiction plan that both updates the 2012 Berkshire County Hazard Mitigation Plan and incorporates the 2018 Municipal Vulnerability Preparedness Plan data.

### Location

The Town of Monterey, encompassing 27.39 square miles, is located in southeastern Berkshire County, in western Massachusetts. It is bordered by the Towns of Tyringham to the north, Otis to the east, Sandisfield to the southeast, New Marlborough on the south, and Great Barrington to the west.



## CHAPTER 2: PLANNING PROCESS

44 CFR § 201.6(b) & 44 CFR § 201.6(c)(1)

### Introduction

This chapter outlines the development of the Town of Monterey HMCAP. It identifies who was involved in the process, how they were involved, and the methods of public participation that were employed. An open public involvement process during the drafting stage was essential to the development of the HMCAP. A discussion of how the community will continue public participation in the plan maintenance process (44 CFR § 201.6(c)(4)(iii)) will be discussed in Chapter 6.

### Planning Meetings and Participation

44 CFR § 201.6(c)(1)

The hazard mitigation planning process for the Town of Monterey began in March of 2019. A year earlier the hazard prioritization and adaptation process through the Municipal Vulnerability Planning (MVP) program. The structured Community Resilience Building framework utilized by the MVP program uncovered local vulnerabilities to natural hazards and provided much of the information necessary for the HMCAP.

Monterey is a small town (population 957, per U.S. Census 2015 data) in which its committees, boards or commissions may consist of only one or two people and many town officials serve on multiple committees, on both a paid and volunteer basis. The following groups and representatives were active on the Monterey Hazard Mitigation Planning Committee: a Select Board member, Highway Department director, the Chief of the Police Department, the Fire Department Chief and a Community Center board member. These same individuals served on the 2018 Municipal Vulnerability Preparedness Committee. Each sought input from their respective boards, departments or committees, on the development of this combined HMCAP.

Monterey residents and those of neighboring communities, representatives of regional agencies and local nonprofit partners directly involved in hazard response or mitigation activities, municipal board members and other public entities that have authority to regulate development, utility providers and local businesses, with an interest in environmental or civic processes, etc., were provided the opportunity to give input and provide feedback on the mapped areas of concern, as well as the data collected surrounding significant weather events and the impacts that accrued therefrom.

The Monterey HMCAP was available for review and comment on the Town of Monterey and BRPC websites. Monterey posted the plan on April 1<sup>st</sup>, 2020 on the website announcements and BRPC posted the plan on March 16<sup>th</sup>, 2020. An article soliciting public comment was included in the local Monterey News for April 2020. Making the document available to the public for review meets requirements of 44 CFR § 201.6(b)(1).

Additionally, the Town of Monterey solicited feedback from neighboring towns by emailing the plan and requesting review and feedback. Requests for comment from the regional committees that Town staff serve on and solicitation of comment from neighboring towns meets requirements of 44 CFR § 201.6(b)(2), pertaining to involvement of regional partners in the planning process. The letter soliciting comments from neighboring communities can be seen in Appendix D.

Technical Assistance for the development of this Plan was provided by the Berkshire Regional Planning Commission (BRPC). BRPC works with all Berkshire County municipalities, federal and state agencies, and local partners to conduct planning and help guide development in Berkshire County. The Town of Monterey HMCAP is a compilation of regional data collected by BRPC, information gathered from the Monterey HMCAP Committee during regular meetings and individual interviews conducted with key stakeholders outside of working meetings. In addition, the Plan reflects comments provided by MEMA and FEMA after their review of the DRAFT HMCAP. Revisions were made to the plan based on feedback from May 2020 to June 2020. The Monterey Board of Selectmen adopted the Plan on December 2, 2020.

### Incorporation of Existing Information

44 CFR § 201.6(b)(3)

The Hazard Mitigation & Climate Adaptation Plan cannot be created in a silo – the plan must encompass land use, water resources, municipal services, public facilities, private homes, businesses and vulnerable populations. The Town of Monterey reviewed and incorporated existing plans, studies, reports and technical information into their hazard mitigation plan with the assistance of BRPC staff. This plan should be used in conjunction with other existing local plans, including the Monterey Master Plan, (2010), Capital Improvement Plan (2019), Economic Development Plan (2006), Community Development Plan (2003) and Local Emergency Operations Plan (2012) and the Open Space & Recreation Plan (2005).

Existing regional studies, plans and guidance pertinent to Monterey, were also solicited from the Massachusetts Department of Conservation & Recreation (MA DCR), because of the large percentage of forested lands in Monterey under their management. DCR Plans reviewed included: Landscape Designations for DCR Parks & Forests: Selection Criteria and Management Guidelines, dated March, 2012 and the Southern Berkshire District Forest Resource Management Plan, dated November 4, 2008. These documents provided important insight into the value of the forest and water resources in Monterey, as well as a long-term vision for the Town, including a path forward for protecting the community's many natural assets. In addition, a review of hazard mitigation plans for the neighboring communities of Great Barrington, New Marlborough, Tyringham, Otis and Sandisfield approved by FEMA Region I in 2012, was completed to inform this HMCAP.

This Monterey HMCAP incorporates the Municipal Vulnerability Preparedness (MVP) planning process results, better enabling Monterey to integrate local effects of climate change into their hazard mitigation action plan. The MVP Workshop Summary of Findings submitted in June of 2018, are integrated throughout this combined HMCAP.

## Prioritization

Table 3.1 illustrates one portion of the process to prioritize hazard mitigation actions in addition to the profiling of local impacts during the risk assessment. The method of prioritization meets requirements of 44 CFR § 201.6(c)(3)(iii). Working through this table gave committee members the opportunity to quantify potential effects of hazards on Monterey. Hazards other than flooding are difficult to prioritize without this or a similar ranking system.

The first step of the prioritization process took place with a broader audience at the MVP Workshop and Public Listening Session. The MVP prioritization limits the number of hazards assessed and focused on prioritizing asset protection or mitigation actions. Therefore, both processes were needed for a comprehensive HMCAP. The next chapter of this plan reviews the risk assessment, profiling each hazard and its potential to affect the Town of Monterey. Table 2.1 illustrates part of the process of prioritizing hazard mitigation actions in addition to the profiling of local impacts developed during the Risk Assessment. The method of prioritization meets requirements of 44 CFR § 201.6(c)(3)(iii).

## Plan Structure

The following chapter of this plan is the **Risk Assessment** for the Town of Monterey. After a general profile of the Town, each hazard is listed, with a general hazard profile and vulnerability assessment. Hazard profiles consist of likely severity, probability, geographic areas likely impacted, and historic data. The vulnerability Assessment includes hazard effects on people including vulnerable groups, the built environment including infrastructure, the natural environment, the economy, and future conditions to the extent reasonably foreseen, in consideration of climate change.

Table 2.1: Hazard Prioritization for the Town of Monterey

	Area of Impact Rate	Frequency of Occurrence Rate	Magnitude / Severity Rate	Hazard Ranking
<b>Hazard</b>	1=small 2=medium 3=large	0 = Very low frequency 1 = Low 2 = Medium 3 = High Frequency	1=limited 2=significant 3=critical 4=catastrophic	
Dam Failure	3	0	3	6
Flooding (include Ice Jam, Beaver Activity)	2	3	3	8
Severe Winter Event (Ice Storm, Blizzard, Nor'easter)	3	3	2	8
Severe Storms (High Wind, Thunderstorms/Heavy Rain)	3	3	2	8
Hurricane & Tropical Storms	3	3	3	9
Drought	3	2	1	6
Tornado	1	2	2	5
Earthquake	3	0	1	4
Wildfire	2	1	1	4
Landslide	1	2	1	4
Vector-borne Diseases	3	3	2	8
Invasive Species	3	3	1	7
Extreme Temperatures	3	3	1	7
<b>Area of Impact</b>				
1=small	isolated to a specific area of town during one event			
2=medium	occurring in multiple areas across town during one event			
3=large	affecting a significant portion of town during one event			
<b>Frequency of Occurrence</b>				
0=Very low frequency	events that have not occurred in recorded history of the town, or that occur less than once in 1,000 years (< 0.1% per year)			
1=Low frequency	events that occur from once in 100 years to once in 1,000 years (0.1% to 1% per year)			
2=Medium frequency	events that occur from once in 10 years to once in 100 years (1% to 10% per year)			
3=High frequency	events that occur more frequently than once in 10 years (greater than 10% per year)			

Magnitude/Severity	
<b>1=limited</b>	injuries and/or illnesses are treatable with first aid; minor" quality or life" loss; shutdown of critical facilities and services for 24 hours or less; property severely damaged < 10%
<b>2=significant</b>	injuries and/or illnesses do not result in permanent disability; shutdown of several critical facilities and services for more than one week; property severely damaged < 25% and > 10%
<b>3=critical</b>	injuries and/or illnesses result in permanent disability; complete shutdown of critical facilities for at least two weeks; property severely damaged < 50% and > 25%
<b>4=catastrophic</b>	multiple deaths; complete shutdown of facilities for 30 days or more; property severely damaged > 50%

## Hazard Mitigation Goals

In developing this plan, the Town of Monterey is taking action to reduce or avoid long-term vulnerabilities to identified hazards listed in the following chapter. As stated above, the Town’s goals for this hazard mitigation plan are: ***“To identify risks and sustainable cost-effective actions to mitigate the impact of natural hazards in order to protect life, property and the environment in Monterey.”*** The following Goals are set forth in order to achieve this mission:

1. Identify the present and future risks that threaten life, property and environment in Monterey.
2. Develop and implement sustainable, cost-effective, and environmentally sound mitigation projects.
3. Protect lives, health, safety, and property of fulltime residents and seasonal visitors from the impacts of natural hazards.
4. Protect critical facilities and essential public services from disruption during or after hazardous conditions.
5. Promote the hazard mitigation plan and involve stakeholders to enhance the local capacity to mitigate, prepare for, and respond to the impacts of natural hazards.
6. Integrate the risks and mitigation actions identified through this planning process into all plans for the town and region and ensure its consideration in all land use decisions.

## CHAPTER 3: RISK ASSESSMENT

44 CFR § 201.6(c)(2)

### FEMA Requirements

In accordance with 44 CFR § 201.6 (c)(2), this risk assessment provides the factual basis for activities proposed in the strategy to reduce losses from identified hazards. The risk assessment is an analysis of the hazards and risks facing the Town of Monterey and contains detailed hazard profiles and loss estimates to serve as the scientific and technical basis for mitigation actions. This chapter also describes the decision-making and prioritization processes to demonstrate that the information analyzed in the risk assessment enabled the jurisdiction to identify and prioritize appropriate mitigation actions, to reduce losses from identified hazards. This section also provides information on previous occurrences of hazard events and on the probability of future hazard events with consideration of climate change (44 CFR § 201.6(c)(2)(i)).

### Hazard Identification and Risk Assessment Processes

In order to identify potential hazards that can affect the Town of Monterey, several resources were utilized. The 2012 Berkshire County Hazard Mitigation Plan served as a foundation to build upon. The hazards identified in the 2012 plan were: Flooding, Structurally Deficient Bridges over Waterways, Dam Failure, Wildfire, Snow, High Wind, and Other Natural hazards (i.e. severe storms and tornadoes). In order to build upon this list, the 2018 State Hazard Mitigation and Climate Adaptation Plan (SHMCAP) for the Commonwealth of Massachusetts was also consulted. The location, natural and built environments, history, and scientific studies pertaining to the area, helped confirm that the Town of Monterey must plan for the following hazardous conditions:

- **Inland Flooding**
- **Severe Winter Storms**
- **Droughts**
- **Change in Average Temperatures/Extreme Temperatures**
- **Tornadoes/High Wind**
- **Landslides**
- **Wildfires**
- **Hurricanes/Tropical Storms**
- **Other Severe Weather**
- **Invasive Species**
- **Vector-borne Disease**
- **Earthquakes**
- **Dam failure**
- **Cyber Security**

The Town of Monterey has opted to include hazards posed by cyber security attacks that, while not climate nor weather related, would have an immediate devastating effect on Town operations and render Emergency Management systems and communications useless.

## *People*

Monterey's population of approximately 957 persons (U.S. Census, 2015) swells to roughly 2,700 in the warmer months, due to an influx of second homeowners, youth campers, tourists and visitors to the Town's private homes, camps, schools and cultural institutions. Each of these population groups may be perceived as potentially "vulnerable populations" that require different approaches by the municipality, in terms of preparedness and response, in the event of a severe weather emergency or natural hazard event.

Over the long term, the Town's population is expected to decrease by almost 5% by the next U.S. Census in 2020, to approximately 910 persons, mirroring a similar declining trend in the rest of Berkshire County and the state of Massachusetts, as a whole. U.S. Census figures also predict that the number of residents above age 65 in Monterey is expected to increase, both in overall numbers and as a percentage of the Town's total population. This aging of the population and the significant influx of seasonal homeowners could increase the Town's vulnerability to natural hazards and severe weather, unless specific actions are taken to reduce the risks.

## *Natural Environment*

At an average elevation of about 1,200 feet, Monterey is a hilly, heavily forested, rural community with many streams, ponds, wetlands and open fields that make it a very desirable place to live and visit. Included within its 27.39 square miles are 4,500 acres in Beartown State Forest and includes three lakes - Lake Buel and Lake Garfield and Lake Stevens - plus several smaller tributary streams, lakes and ponds, that provide residents and seasonal visitors with numerous outdoor recreational opportunities. In addition, a sizable portion – 10, 810 acres of land (some 65% of all acres within Town borders) is tax exempt, as either publicly owned or not-for-profit properties, private lands with deeded conservation restrictions, or designated MA State Forest lands for agriculture, forestry or recreational uses through the MGL Chapter 61 program.

In addition, the Commonwealth of Massachusetts Department of Conservation and Recreation has also designated 229 acres of the above as Wildlife Management Areas. These DCR lands overlap the public water supply watershed area for Monterey Water Company (a private utility company that supplies water for the Town) in Sandisfield State Forest. These conserved lands provide invaluable buffers, habitat and greenways to counter-balance the built environments in Monterey. **Figure 3.3** shows current land uses in the Town of Monterey.

The natural environment provides benefits to a community that are not always quantifiable. Studies have shown that clean air, carbon sequestration, clean water, wildlife habitat, water retention, wind and heat mitigation, also contribute to increased real estate values and better

mental health.<sup>1</sup> The natural environment can be impacted in various ways by weather or other natural disaster. Disruptions that allow for a forest to restart the succession process, can be very beneficial to an ecosystem. However, the environment can also be severely damaged by pollutant contamination or other impacts, from storms events, as well as human activities. Communities like Monterey should consider both ecosystem preservation and environmental restoration as part of Hazard Mitigation & Climate Adaptation Planning, to enhance these more intangible benefits.

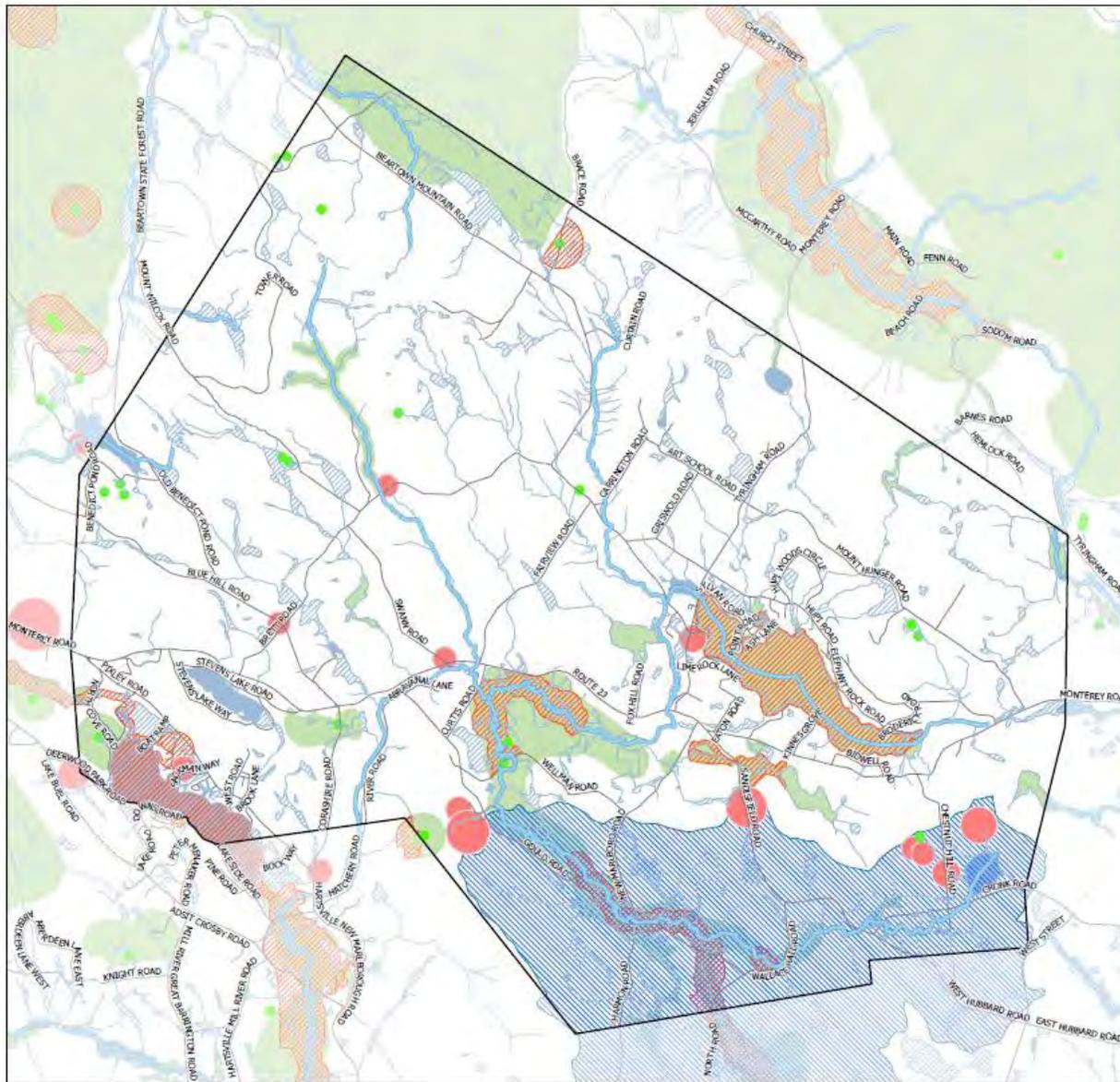


BEARTOWN STATE FOREST SOURCE: HOUSATONICHERITAGE.ORG

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<sup>1</sup> Wolf, K.L. 2007 (August). City Trees and Property Values. *Arborist News* 16, 4:34-36, as summarized on Green Cities: Good Health website [https://depts.Monterey.edu/hhwb/Thm\\_Economics.html](https://depts.Monterey.edu/hhwb/Thm_Economics.html).

Figure 3.2: Town of Monterey Environmental Map



## Town of Monterey Environmental Concerns

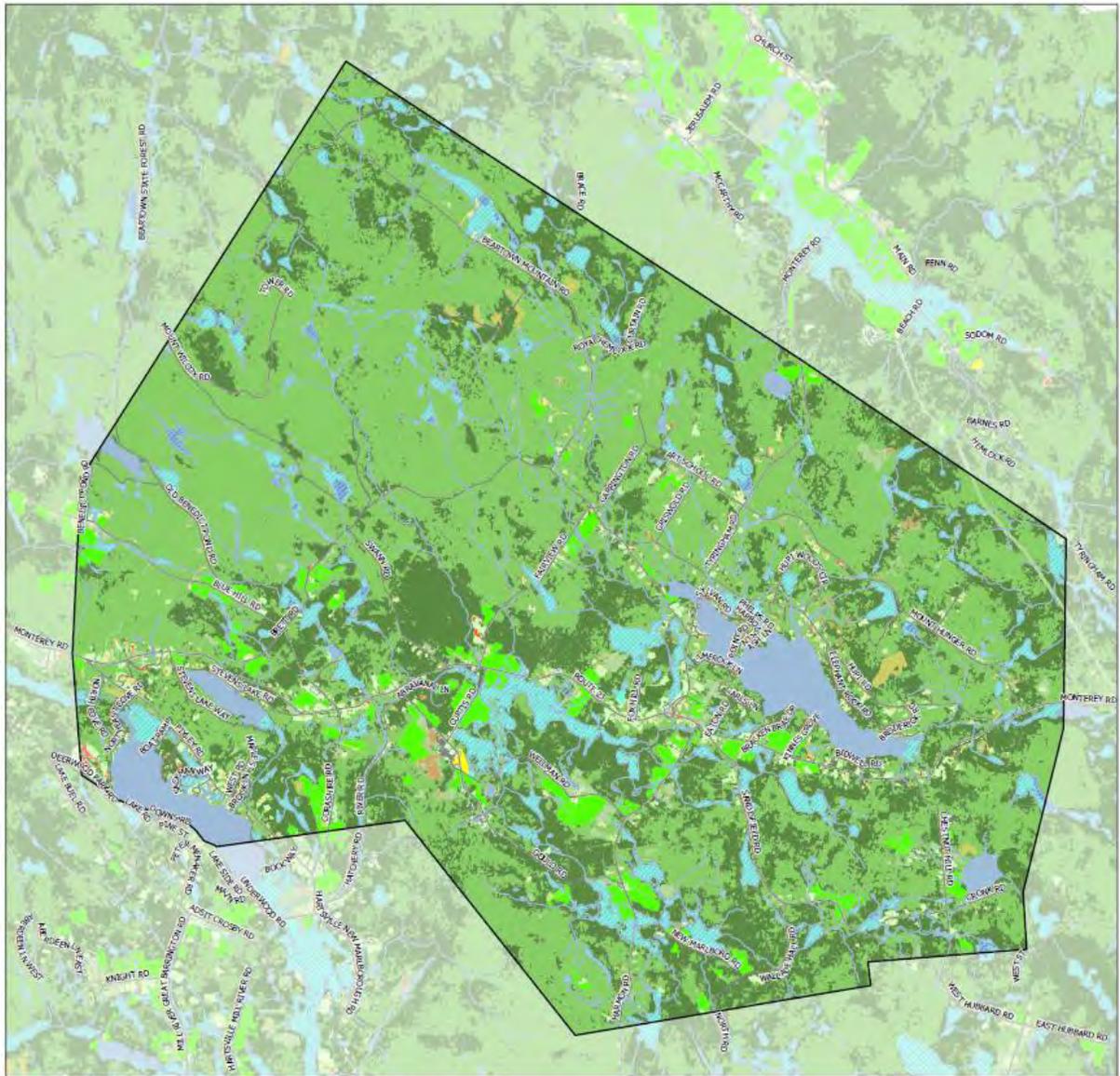
- Certified Vernal Pools
- ▨ Outstanding Resource Watershed
- ▨ Priority Habitats of Rare Species
- BioMap2 Core Habitat
- Cold Water Fisheries
- Interim Wellhead Protection Area

0 0.5 1 Miles



This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, MassDOT, BRPC or the municipality may have supplied portions of this data.

Figure 3.3: Town of Monterey Land Use Map



### Town of Monterey Land Use

- Bare Land
- Cultivated
- Deciduous Forest
- Developed Open Space
- Evergreen Forest
- Grassland
- Commercial
- Industrial
- Mixed use, other
- Mixed use, primarily residential
- Other Impervious
- Residential - multi-family
- Residential - other
- Residential - single family
- Right Of Way
- Wetland
- Pasture/Hay
- Scrub/Shrub
- Water

0 0.5 1 Miles



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### *Built Environment*

44 CFR § 201.6 (c)(2)(ii)(C) asks that vulnerability in the risk assessment be addressed in terms of land uses and development trends within the community, so that mitigation options can be considered in future land use decisions.

The Town of Monterey is almost exclusively a residential community, with many homes clustered around Lake Garfield and Lake Buel. Those areas that are within 260' of either lakes' shoreline, are in the "Lake Shore District" zone. As a leisure and retirement community, over 50% of all homes in Monterey are seasonally-occupied. There is a small Business District, located along Rte. 23/Main Road near the municipal building and the balance of residential and commercial properties arrayed along ancillary roads, zoned "Agricultural-Residential District.". The only general store in Town closed in 2017 and is currently being renovated for reopening under new ownership in 2020.

No major land use or zoning changes have occurred in Monterey since the 2012 regional Hazard Mitigation Plan was published. The Town has not adopted a Flood Hazard zoning Bylaw, which was a recommendation in the 2012 HMP. The only zoning improvements enacted have been two special Overlay Districts - for Wireless Communications and Solar Photovoltaics, were approved by Monterey voters in 2017.

The number of homes located in flood hazard areas has grown. According to FIRM data, Monterey has 116 homes located in 100-year floodplain areas and 6 commercial buildings. Five homes on Lake Buel have had repetitive losses from floods.

Critical facilities are the buildings and infrastructure hubs that are necessary for continued operation during a hazardous event. The Town has five critical facilities, most along Main Road, with the exception of the DPW and Transfer Station. **Table 3.1** shows Monterey's Critical Facilities and **Figure 3.4** provides a map of the critical facilities and areas of concern.

**Table 3.1: Monterey Critical Facilities**

<i>Function/Department</i>	<i>Facility</i>	<i>Address</i>
Police Department	Town Hall	Town Hall – 435 Main Road/Rte. 23
Town Offices	Town Hall	Town Hall – 435 Main Road/Rte. 23
Health Department	Town Hall	Town Hall – 435 Main Road/Rte.23
Highway Department	Town Garage & Transfer Station	40 Gould Road
Fire Department & Emergency Operations Center	Fire Station	411 Main Road/Rte. 23
Alternate Emergency Operations Center	Monterey Town Hall	435 Main Road
Warming/Cooling Shelter	Community Center	468 Main Road
Warming/Cooling Shelter – Backup	Monterey Town Library	452 Main Road
Monterey Water Company (Private company)	Water Supply Utility	Sandisfield Road, Rte.57
Emergency Communications Radio Tower (Regional/public)	Beartown State Forest	Mt. Wilcox Road
Cell Tower - Utility		31 Main Road

### *Economy*

The predominant land uses in Monterey are forests (82.2%), agriculture (2.9 %) residential (2.8%), wetlands (5.4%) and water (3.5%) (MassGIS, 2017). The town belongs to the Central Berkshire Regional School District. (MassGIS 2016 Land Cover / Land Use data)

According to the U.S. Census Bureau’s American Community Survey (ACS) 5-year Estimates for 2017, **55%** of Monterey’s population over 16 have an occupation in management, business, science, and arts occupations; **18%** in sales and office occupations; **20%** in service occupations; **2%** in production, transportation, and material moving occupations; and **5%** in natural resources, construction, and maintenance occupations. Percent of the working age population by industry are as follows: **23%** in educational services, health care and social assistance; **23%** in professional, scientific, and management, and administrative and waste management services; **9%** Construction; **8%** Retail trade; **14%** Arts, entertainment, and recreation, and accommodation and food services; **2%** in manufacturing; **1%** in transportation and warehousing, and utilities; **4%** in information; **6%** in public administration; **0%** in finance and insurance, or real estate, rental and leasing; **4%** in other services, except public administration; **5%** in agriculture, forestry, fishing and hunting, and mining; and **1%** in wholesale trade. Additionally, **65%** of households have earnings, **42%** have social security income, and **27%** have retirement income. The population receiving supplemental Security Income is **4%**, with cash public assistance income at **1%**, and **2%** receiving Supplementary Nutrition Assistance benefits.



## Hazard Profiles

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### *Inland Flooding*

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#### Hazard Profile

Inland flooding is the result of moderate precipitation over several days, intense precipitation over a short period, or melting snowpack (U.S. Climate Resilience Toolkit, 2017). Developed, impervious areas can contribute to inland flooding (U.S. Climate Resilience Toolkit, 2017). Common types of local or regional flooding are categorized as inland flooding including riverine, ground failures, ice jams, dam overtopping, beaver activity (tree removal, dam construction, and dam failure), levee failure, and urban drainage, though the latter is not an issue for the rural Town of Monterey. Overbank flooding occurs when water in rivers and streams flows into the surrounding floodplain or into “any area of land susceptible to being inundated by floodwaters from any source.” Flash floods are characterized by “rapid and extreme flow of high water into a normally dry area, or a rapid rise in a stream or creek above a predetermined flood level.” (FEMA, 2011b as cited in MEMA & EOEEA, 2018<sup>2</sup>). The hazards that produce these flooding events in the region include hurricanes, tropical storms, heavy rain events, winter rain-on-snow, thunderstorms, and a recovering beaver population.

#### **Likely Severity**

In general, the severity level of flood damage is affected by flood depth and flood velocity. The deeper and faster flood flows become, the more power they have and the more damage they can cause. Shallow flooding with high velocities can cause as much damage as deep flooding with slow velocity. This is especially true when a channel migrates over a broad floodplain, redirecting high velocity flows and transporting debris and sediment. (MEMA, 2013) However, flood damage to homes and buildings can occur even during shallow, low velocity flows that inundate the structure, its mechanical system and furnishings.

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<sup>2</sup> Massachusetts Emergency Management Agency & the Executive Office of Energy and Environmental Affairs developed the MA State Hazard Mitigation and Climate Adaptation Plan, 2018 <https://www.mass.gov/service-details/massachusetts-integrated-state-hazard-mitigation-and-climate-adaptation-plan>

The frequency and severity of flooding are measured using a discharge probability, which is the probability that a certain river discharge (flow) level will be equaled or exceeded in a given year. The 100-year flood elevation or discharge of a stream or river has a 1% chance of occurring or being exceeded in any given year. In this case the statistical recurrence interval would be 100 years between the storm events that meet the 100-year discharge/flow. Such a storm, with a 1% chance of occurrence, is commonly called the 100-year storm. Similarly, the 50-year storm has a statistical recurrence interval of 50 years and an “annual flood” is the greatest flood event expected to occur in a typical year. It should be understood, however, that these measurements reflect statistical averages only; it is possible for two or more floods with a 100-year flood discharge to occur in a short time period.

### Probability

The extent of the area of flooding associated with a 1% annual probability of occurrence (the base flood or 100-year flood), most commonly termed the 100-year floodplain area, is a tool for assessing vulnerability and risk in flood-prone communities. The 100-year flood boundary is used as the regulatory boundary by many agencies, including FEMA and MEMA. It is also the boundary used for most municipalities when regulating development within flood-prone areas. The FEMA Flood Insurance Rate Maps (FIRM) developed in the early 1980s for Berkshire County, typically serve as the regulatory boundaries for the National Flood Insurance Program (NFIP) and municipal floodplain zoning. A structure located within a the 100-year floodplain on the NFIP maps has on average a 26% percent chance of suffering flood damage during the term of a 30-year mortgage (MEMA, 2013). Increases in precipitation and extreme storm events will result in increased inland flooding.

**Table 3.2: Recurrence Intervals and Probabilities of Occurrences**

Recurrence interval	Probability of	Percent chance
500	1 in 500	0.2
100	1 in 100	1
50	1 in 50	2
25	1 in 25	4
10	1 in 10	10
5	1 in 5	20
2	1 in 2	50

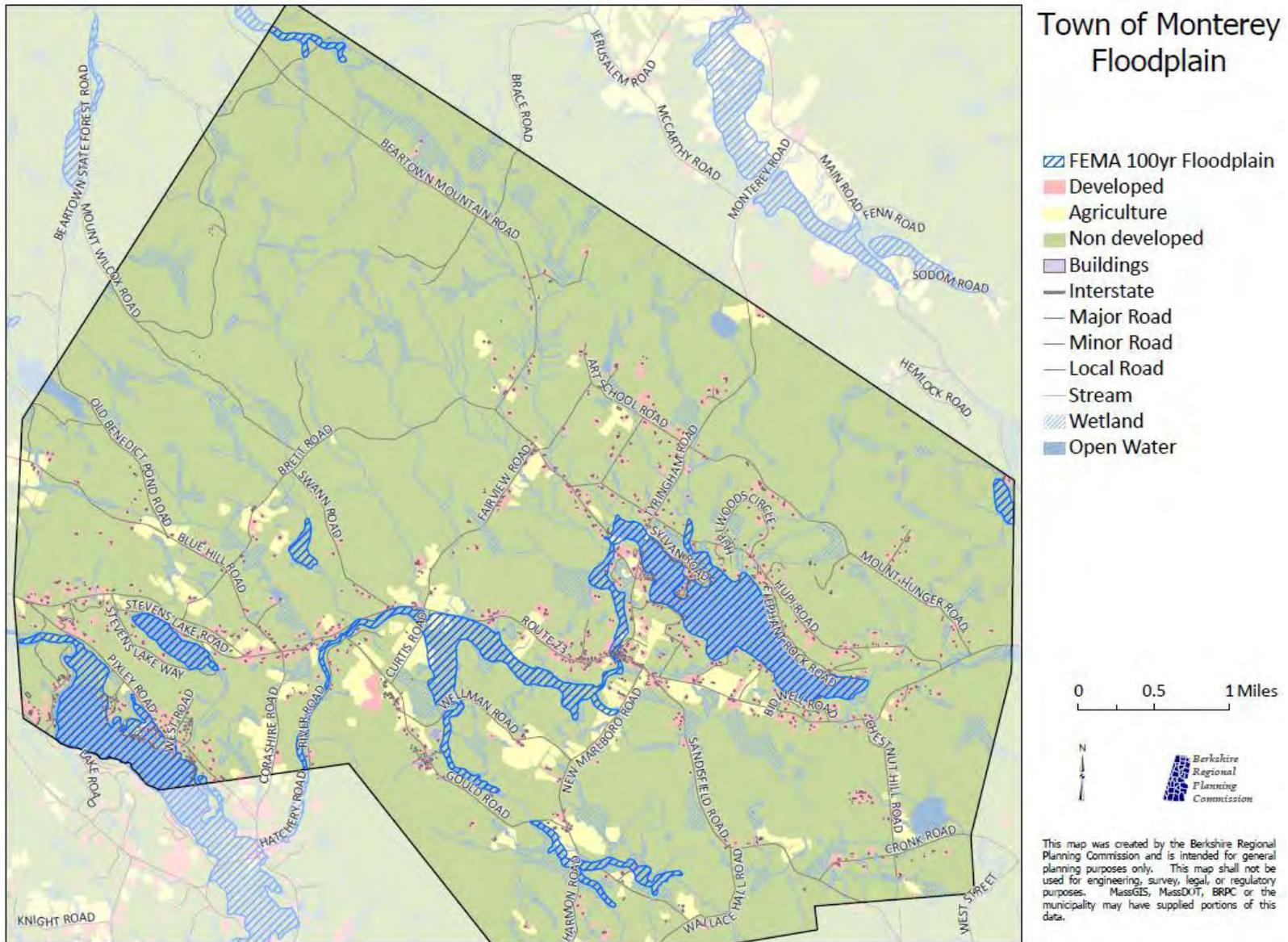
Due to steep slopes and minimal soil cover, Western Massachusetts is particularly susceptible to flash flooding caused by rapid runoff that occurs during heavy precipitation and spring snowmelt. These conditions contribute to riverine flooding. Frozen ground conditions can also contribute to low rainfall infiltration and high runoff events that may result in riverine flooding (MEMA, 2018). Berkshire County has frozen

ground conditions for more of the year than most of Massachusetts. There is a 90% likelihood that the temperature will reach 28° by October 22<sup>nd</sup>, with the potential ground freezing conditions lasting until May 20<sup>th</sup> of the following year (NOAA, 1988 as cited by UMASS Extension data, accessed on March 12<sup>th</sup>, 2019).

#### **Geographic areas likely impacted**

There are 1,011.9 acres of 100-year floodplain within Monterey's borders. This amounts to 5.8% of the total acres in town. Based on additional analysis, 38.4 acres (4%) of the floodplain are developed. That leaves 973.5 acres that are potentially developable under current zoning (BRPC, 2010) (Figure 3.5).

Figure 3.5: Town of Monterey Floodplain (FEMA 100 year floodplain FIRM data) and Development



## Historic data

Between 1936 and 2019, four flood events equaling or exceeding the 1% annual chance flood have been documented the Berkshire County region: 1938, 1949, 1955 and 2011. Refer to **Table 3.3.** for a list of flood events impacting the region.

**Table 3.3. Previous Flooding Occurrences in the Berkshire County Region**

Year	Description of Event
1936	Widespread flooding occurs along the northern Atlantic in March 1936. Widespread loss of life and infrastructure. Many flood stages are discharges highest of record at many USGS stream gages, including Coltsville in Pittsfield. <sup>3</sup>
1938	Large rain storm hit the area. This storm was considered a 1% annual chance flood event in several communities and a .2% annual chance flood event in Cheshire. The Hoosic River flooded downtown areas of densely-developed Adams and North Adams, with loss of life and extensive damage to buildings. Other communities were not as severely impacted by it.
December 31, 1948 - January 1, 1949	The New Year's Flood hit our region with many of our areas registering the flood as a 1% annual chance flood event.
1955	Hurricanes Connie and Diane combined to flood many of the communities in the region and registering in 1% -0.2% annual chance flood event (100-500-year flood event) (FEMA 1977-1991).
May 1984	A multi-day storm left up to 9" of rain throughout the region and 20" of rain in localized areas. This was reported as an 80-year flood for most of the area and higher where the rainfall was greater (USGS, 1989).
September 1999	The remnants from Hurricane Floyd brought over between 2.5-5" of rain throughout the region and produced significant flooding throughout the region. Due to the significant amount of rain and the accompanying wind, there were numerous reports of trees down.
December 2000	A complex storm system brought 2-4" of rain with some areas receiving an inch an hour. The region had numerous reports of flooding.
March 2003	An area of low pressure brought 1-2" of rain, however this and the unseasonable temperatures caused a rapid melting of the snow pack.

<sup>3</sup> Grover, Nathan C., 1937. *The Floods of March 1936, Part 1. New England Rivers.* USGS, Wash. DC.

August 2003	Isolated thunderstorms developed that were slow moving and prolific rainmakers. These brought flooding to the area and caused the evacuation of the residents of the trailer park along Wahconah Falls Road in neighboring Dalton.
September 2004	The remnants from Hurricane Ivan brought 3-6" of rain. This, combined with saturated soils from previous storms, caused flooding throughout the region.
<b>October 2005</b>	A stationary cold front brought over 6" of rain and caused widespread flooding throughout the region.
November 2005	Widespread rainfall across the region of 1-1.5", which was preceded by 1-2 feet of snow, resulted in widespread minor flooding.
September 2007	Moderate to heavy rainfall occurred, which lead to localized flooding.
March 2008	Heavy rainfall ranging from 1-3" impact the area. Combined with frozen ground and snowmelt, this led to flooding across the region.
August 2008	A storm brought very heavy rainfall and resulted in flash flooding across parts of the region.
December 2008	A storm brought 1-4" of rain to the region, with some areas reporting ¼ to 1/3 of an inch an hour of freezing rain., before changing to snow. Moderate flooding and ponding occurred throughout the region.
June 2009	Numerous slow-moving thunderstorms developed across the region, bringing very intense rainfalls and upwards of 6" of hail. This led to flash flooding in the region.
July 2009	Thunderstorms across the region caused heavy rainfall and flash flooding.
August 2009	An upper level disturbance moved across the region during the afternoon hours and triggered isolated thunderstorms which resulted in roads flooding.
October 2009	A low-pressure system moved across region bringing a widespread heavy rainfall to the area; 2-3" of rain was reported across the region.
March 2010	A storm brought heavy rainfall of 1.5-3" across the region, with roads closed due to flooding.
October 2010	The remnants from Tropical Storm Nicole brought 50-60 mph winds and 4-6" of rain resulting in urban flooding.
March 2011	Heavy rainfall, combined with runoff from snowmelt due to mild temperatures, resulted in flooding of rivers, streams, creeks, roads, and basements.
July 2011	Scattered strong to severe thunderstorms spread across the region resulting in small stream and urban flooding.
August 2011	Two distinct rounds of thunderstorms occurred producing heavy rainfall and localized flooding of roads.

<b>August 2011</b>	Tropical Storm Irene tracked over the region bringing widespread flooding and damaging winds. Riverine and flash flooding resulted from an average of 3-6 inches of rain and upwards of 9", within a 12-hour period. Widespread road closures occurred throughout the region. In Williamstown this event was a 1% annual chance flood event.
<b>September 2011</b>	Remnants of Tropical Storm Lee brought 4-9" of heavy rainfall to the region. Due to the saturated soils from Tropical Storm Irene, this rainfall lead to widespread minor to moderate flooding on rivers as well as small streams and creeks.
August 2012	Remnants from Hurricane Sandy brought thunderstorms developed repeatedly bringing heavy rains over areas of the region. Upwards of 4-5" of rain occurred and flash flooding caused the closure of numerous roads.
May 2013	Thunderstorms brought wind and heavy rainfall caused flash flooding and road closures in areas.
August 2013	Heavy rainfall repeatedly moved across the region causing more then 3 inches of rain in just a few hours resulting in streams and creeks to overflow their banks and resulting in flash flooding. Roads were closed as a result of the flooding and water rushed into some basements.
September 2013	Showers and thunderstorms tracked over the same locations and resulted in persistent heavy rain, flash flooding and road closures.
June 2014	Slow moving showers and thunderstorms developed producing very heavy rain over a short period of time. This lead to some flash flooding and road closers, especially in urban and poor drainage areas.
June 2014	Showers and thunderstorms repeatedly passed over the same locations, leading to heavy rainfall and significant runoff, which caused flash flooding in some areas. Many roads were closed due to the flooding and some homes were affected by water as well.
July 2014	A cluster of strong to severe thunderstorms broke out causing heavy rainfall and flash flooding with 3-6" of rainfall occurring.
May 2016	Bands of slow-moving showers and thunderstorms broke out over the region. Due to the slow movement of these thunderstorms, heavy rainfall repeatedly fell over the area resulting in flash flooding and some roads were temporarily closed.
August 2017	Widespread rain moved through the area resulting in isolated flash flooding.

Source: BRPC 2018 (unless otherwise noted) **Bolded** events are in the top 15 events that caused the Housatonic River to flow above flood stage at the Coltsville USGS gage (5')

## Vulnerability Assessment

### People

The impact of flooding on life, health, and safety in Monterey is dependent upon several factors, including the severity of the event and whether or not adequate warning time is provided to residents. Populations living in or near floodplain areas may be impacted during a flood event. People may also be impacted when transportation infrastructure is compromised from flooding.

Of the population exposed, the most vulnerable include people with low socioeconomic status, people over the age of 65, young children, people with medical needs, and those with low English language fluency. For example, people with low socioeconomic status are more vulnerable because they are likely to consider the economic impacts of evacuation when deciding whether or not to evacuate. The population over the age of 65 is also more vulnerable because some of these individuals are more likely to seek or need medical attention because they may have more difficulty evacuating or the medical facility may be flooded. Those who have low English language fluency may not receive or understand the warnings to evacuate. Vulnerable populations may also be less likely to have adequate resources to recover from the loss of their homes and jobs.

The total number of injuries and casualties resulting from typical riverine flooding is generally limited due to advance weather forecasting, road blockades, and announced warnings through the Emergency Management system. The historical record from 1993 to 2017 indicates that there have been two fatalities associated with flooding (occurring in May 2006) and five injuries associated with two flood events (occurring within 2 weeks of each other in March 2010.) However, flooding can result in direct mortality to individuals in the flood zone. This hazard is particularly dangerous because even a relatively low-level flood can be more hazardous than many residents realize. For example, while 6 inches of moving water can cause adults to fall, 1 foot to 2 feet of water can sweep cars away. Downed powerlines, sharp objects in the water, or fast-moving debris that may be moving in or near the water all present an immediate danger to individuals in the flood zone. Events that cause loss of electricity and flooding in basements, which are where heating systems are typically located in Massachusetts homes, increase the risk of carbon monoxide poisoning. Carbon monoxide results from improper location and operation of cooking and heating devices (grills, stoves), damaged chimneys, or generators.

According to the U.S. Environmental Protection Agency (EPA), floodwater often contains a wide range of infectious organisms from raw sewage. These organisms include intestinal bacteria, MRSA (methicillin-resistant staphylococcus aureus), strains of hepatitis, and agents of typhoid, paratyphoid, and tetanus (OSHA, 2005). Floodwaters may also contain agricultural or industrial chemicals and hazardous materials swept away

from containment areas. Individuals who evacuate and move to crowded shelters to escape the storm may face the additional risk of contagious disease; however, seeking shelter from storm events when advised is considered far safer than remaining in threatened areas. Individuals with pre-existing health conditions are also at risk if flood events (or related evacuations) render them unable to access medical support. Flooded streets and roadblocks can also make it difficult for emergency vehicles to respond to calls for service, particularly in rural areas. Flood events can also have significant impacts after the initial event has passed. For example, flooded areas that do not drain properly can become breeding grounds for mosquitos, which can transmit vector-borne diseases. Exposure to mosquitos may also increase if individuals are outside of their homes for longer than usual as a result of power outages or other flood-related conditions.

Finally, the growth of mold inside buildings is often widespread after a flood. Investigations following Hurricane Katrina and Superstorm Sandy found mold in the walls of many water-damaged homes and buildings. Mold can result in allergic reactions and can exacerbate existing respiratory diseases, including asthma (CDC, 2004). Property damage and displacement of homes and businesses can lead to loss of livelihood and long-term mental stress for those facing relocation. Individuals may develop post-traumatic stress, anxiety, and depression following major flooding events (Neria et al., 2008 as cited in MEMA & EOEEA, 2018)

### **Built Environment**

The Town of Monterey has several areas of focused concern in terms of flooding. Flooding is most often the result of streams overtopping their banks and washing across roads due to rain or snowmelt volume, undersized, clogged culverts or beaver activity. Several important travel and evacuation routes, including Main Road/Rte. 23, Route 57 and Tyringham Road are prone to washouts. In addition, Monterey has 122 homes and buildings including most of its Critical Facilities, built in the 100-year flood plain. The Village center along Main Road is a persistent area of high concern due to its close proximity to the Konkapot River and the Old Stone Dam, a structure in poor condition that requires extensive repair.

Lake Garfield and Lake Buel are ringed by private homes, with many built in the floodplain. The area around Lake Buel is a major concern when it comes to flooding. The outlet from Lake Garfield forms a brook (the Konkapot River) that meanders downstream almost a mile before it joins another brook formed by the outlet of Lake Buel. Just below the confluence of these two brooks, silt builds up and will cause water to backflow into Lake Buel. As a result, Lake Garfield water is in effect, draining into Lake Buel. This happens very frequently and causes nearby residences to flood on a regular basis. The area of the brook that is silted up is in the adjacent Town of New Marlborough. The lake, weir dam and roads that flood and upon which the homes are built, are privately owned by the Lake Buel District. The need for a cooperative solution between the Lake District and the two Towns, to solve this issue, was identified as an area of main concern at the MVP Workshop.



Flood waters can increase the risk of the creation of and dislodging of ice dams during the winter months. Blocks of ice can develop in streams and rivers to create a physical barrier or dam that restricts flow, causing water to back up and overflow its banks. Large ice jam blocks that break away and flow downstream can damage culverts, bridges and roadways whose openings are too small to allow passage (MEMA, 2013).

Electrical power outages can occur during flood storm events, particularly when storm events are accompanied by high winds, such as during hurricanes, tropical storms, thunderstorms and micro-bursts. Fortunately, most flooding in the Berkshire region is localized and have resulted in few wide spread outages in recent years, and where it occurs service has typically been restored within a few hours.

Landslides on steep slopes can occur when soils are saturated and give way to sloughing, often dislodging trees and boulders that were bound by the soil. The damage from Hurricane Irene in 2011 to Route 2 in the Florida/ Charlemont area was a combination of fluvial erosion from the Cold and Deerfield Rivers and a landslide on the upland slope of the road.

Dam failures, which are defined as uncontrolled releases of impounded water due to structural deficiencies in the dam, can occur due to heavy rain events and/or unusually high runoff events (MEMA, 2013). Severe flooding can threaten the functionality or structural integrity of dams. In Monterey, this is of particular concern at the Lake Garfield and Old Stone Dam, located directly adjacent to the Monterey Town Library and across the road from Town Hall.

There is no municipal wastewater treatment plant in Monterey because all waste is treated by onsite septic systems. However septic systems can and have flooded in Monterey. A common effect of septic overflows due to flooding is nitrogen overloads in nearby bodies of water that can pose health risks to humans, harm native wildlife and vegetation. Lakes Garfield and Buel are experiencing increased eutrophication and are actively engaged in the removal of Eurasian milfoil, an invasive plant that thrives in nitrogen-rich waters.

Flooding of homes and businesses can impact human safety and health if the area of inundation is not properly drained and restored. Wood framing can rot if not properly dried, compromising building structure and strength. Undetected populations of mold can establish and proliferate in carpets, duct work, wall board and almost any surface that is not properly dried and cleaned. Repeated inundation brings increased risks of both structural damage and mold. Vulnerable populations, such as those whose immune systems are compromised by chronic illness or asthma, are at higher risk of illness due to mold.

When the floodplain data provided by FIRM is overlaid with building footprints using ArcMap GIS, there are 185 (effective FIRM data) buildings in the floodplain in Monterey. These include municipally-owned critical facilities, like Monterey Town Hall.

**Table 3.4 Numbers, types and values of buildings + contents in the floodplain in Monterey (FIRM and Assessor Data)**

Type	Total Buildings	Buildings in the Floodplain	Value of Building + Contents in the Floodplain
Residential	3,942	92	\$12,709,200
Mixed Use	63	42	\$16,817,150
Commercial	313	21	\$15,848,400
Industrial	33	30	\$27,269,179
<b>Total</b>	<b>4,351</b>	<b>185</b>	<b>\$72,643,929</b>

The Town of Monterey is a participant in the National Flood Insurance Program. 44 CFR § 201.6(c)(2)(ii) requires that all plans approved after October 1, 2008, to address NFIP-insured structures that have been repetitively damaged by floods. The Town of Monterey has five repetitive loss properties, all in the Lake Buel area. The Town of Monterey has not adopted flood hazard overlay zoning, which was recommended in the 2012 Regional Hazard Mitigation Plan. The Town Building Commissioner reviews all properties applying for a building permit. The Building Commissioner reviews properties to determine if they are in the floodplain using FIRMs effective June 15<sup>th</sup>, 1981. Any construction within the floodplain is under the jurisdiction of the state and internal building codes. If a proposed building is in the floodplain, the applicant is directed to have a certified by the engineer or architect to ensure finished floor is above the base flood elevation.

**Natural Environment**

Flooding has the potential to affect the natural environment in several ways. Flooding can spread contamination potentially harmful to people, the environment, and wildlife. In Monterey the most likely contaminant is propane from storage facilities. In addition, flooding can remove trees, other vegetation, rocks and soil causing erosion, high turbidity and the loss of community assets. Additionally, flooding can spread invasive species that damage forest health, native species and the viability of logging businesses. Invasive Species will be discussed further in the Risk Assessment.

**Economy**

In addition to the value of buildings and contents potentially lost during a flood event, there may be additional economic loss due to an inability to continue working, commute to work or communicate with customers or suppliers, due to damaged infrastructure. This is also the potential for losses of seasonal crops and other farm products, livestock, forest products, that provide revenue for local businesses.

## Future Conditions

Based on data gathered from the Northeast Climate Science Center (NECSC), the yearly precipitation total for Berkshire County has been experiencing a gradual rise over the last 70 years, rising from 40.1 inches in the 1960's to 48.6 inches in the 2000's. According to projections from the NECSC, the county is projected to experience an additional 3.55 inches by the 2050's and 4.72 inches by the 2090's. (Northeast Climate Science Center, 2018)

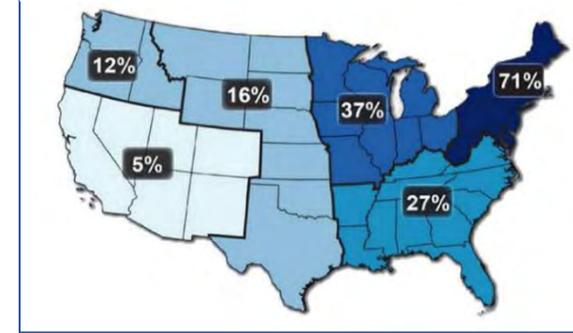
The scientific community agrees that climate change is altering the weather and precipitation patterns of the northeastern region of the U.S. The Intergovernmental Panel on Climate Change report of 2007 predicts temperature increases ranging from 2.5-5.0° C (36-41° F) over the next 100 years across the U.S., with the greatest increase in the northern states and during the winter months. More mid-winter cold/thaw weather patterns events could increase the risk of ice jams. Many studies agree that warmer late winter temperatures will result in more rain-on-snow storm events, leading to higher spring melt flows, which typically are already the highest flows of the year.

Studies have also reported increases in precipitation in both developed and undeveloped watersheds across the northeast, with the increases being observed over a range of precipitation intensities, particularly in categories characterized as heavy and extreme storm events. These events are expected to increase both in number and in magnitude. Some scientists predict that the recurrence interval for extreme storm and flood events will be significantly reduced. One study concluded that the 10-year storm may more realistically have a recurrence interval of 6 years, a 25-year storm may have a recurrence interval of 14 years and the 100-year storm may have a recurrence interval of 49-years. The same study predicts that if historic trends continue that flood magnitudes will increase, on average, by almost 17% (Walter & Vogel, 2010).

Data from at USGS streamflow gages across the northeast show a clear increase in flow since 1940, with an indication that a sharp “stepped” increase occurred in the 1970s. This is despite the fact that much of the land within many New England watershed has been reforested, and this type of land cover change would tend to reduce, rather than increase, flood peaks (Collins, 2008).

Climate change will likely alter how the region receives its precipitation, with an increase of it falling in the form of severe or heavy events. The observed amount of precipitation falling in very heavy events, defined as the heaviest one percent of all daily events, has increased 71% in the

FIGURE 3.8 INCREASE IN PRECIPITATION FALLING IN TOP 1% EXTREME PRECIPITATION EVENTS 1958-2012 ENGINEERING



SOURCE: NOAA, ADAPTED FROM KARL, ET AL, 2009.

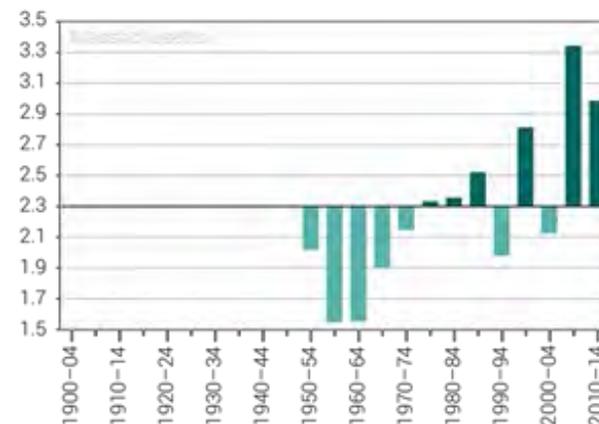
Northeast between 1958-2012.<sup>4</sup> The NECSC also predicts that the Northeast will see an increase in the number of days with at least 1 inch of precipitation from 4.5 days in the 1960s, to 5.1 days in the 2000s to 6.6 days in 2050s and 7.1 days in 2090s. (Northeast Climate Science Center, 2018) Days with precipitation of more than 1 inch in the Hoosic River Watershed, as predicted in the Massachusetts Climate Change Projections report, is predicted to increase from the baseline of 5.9 days per year to 6.4 to 8.3 days by the 2050s, and to 6.5 to 9.4 days by the 2090s. The baseline reflects precipitation data 1971-2000. The upper scenario represents a 41% increase in these storms from the baseline by mid-century and a 60% increase by end of century. Summer is currently season when there is the greatest chance for extreme precipitation events to occur, and summer is projected to continue to be the season of greatest chance and the season with the greatest increases in the number of days with extreme precipitation.

Already observed in Massachusetts, the number of extreme precipitation events, those defined as more than two inches in one day, has increased since the the 1980s, with the greastest increase in the past decade (see Fig. 3.9)<sup>5</sup>.

This trend has direct implications on the design of municipal infrastructure that can withstand extreme storm and flood events, indicating that all future designs must be based on them most updated precipitation and stream gauge information available.

It may be prudent, therefore, to slightly overdesign the size of new stormwater management and flood control systems so that they have the capacity to accept the increase in flow or volume without failing. For many piped systems, such as culverts, drainage ditches and swales, the slight increase in size may provide a large increase in capacity, and for very little increase in cost. If space is available, an increase in the capacity of retention/detention ponds may also be cost effective. Bioretention cells can be engineered so that they can increase their holding capacity for extreme storm events with little incremental cost. The size of the engineered soil media, which is a costly component of the system, may remain the same size as current designs call for, but a surface ponding area surrounding the central soil media is increased to serve as a holding pond.

FIGURE 3.9: NUMBER OF EXTREME PRECIPITATION EVENTS OF 2" OR MORE IN 1 DAY



SOURCE: [HTTPS://STATESUMMARIES.NCICS.ORG/MA](https://statesummaries.ncics.org/ma)

<sup>4</sup> NOAA - <https://toolkit.climate.gov/image/762>, adapted from Karl et al.

<sup>5</sup> <https://statesummaries.ncics.org/ma>

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## Severe Winter Storms

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### Hazard Profile

Severe winter storms in Monterey typically include heavy snow, blizzards, nor'easters, and ice storms. A blizzard is a winter snowstorm with sustained or frequent wind gusts to 35 mph or more, accompanied by falling or blowing snow reducing visibility to or below a quarter-mile. These conditions must be the predominant condition over a three-hour period. Extremely cold temperatures are often associated with blizzard conditions, but are not a formal part of this definition. However, the hazard created by the combination of snow, wind, and low visibility increases significantly with temperatures below 20°F. A severe blizzard is categorized as having temperatures near or below 10 °F, winds exceeding 45 mph, and visibility reduced by snow to near zero (MEMA, 2013).

A Nor'easter is typically a large counter-clockwise wind circulation around a low-pressure center often resulting in heavy snow, high winds, and rain. Strong areas of low pressure often form off the southern east coast of the U.S, moving northward with heavy moisture and colliding with cooler winter inland temperatures. Sustained wind speeds of 20-40 mph are common during a nor'easter, with short-term wind speeds gusting up to 50-60 mph or even to hurricane force winds (MEMA, 2013).

Ice storm conditions are defined by liquid rain falling and freezing on contact with cold objects creating ice build-ups of ¼ inch or more that can cause severe damage. An ice storm warning, now included in the criteria for a winter storm warning, is for severe icing. This is issued when ½ -inch or more of accretion of freezing rain is expected. This may lead to dangerous walking or driving conditions and the pulling down of power lines and trees. (MEMA, 2013)

### Likely Severity

Periodically, a storm will occur which is a true disaster, and necessitates intense, large-scale emergency response. The main impacts of severe winter storms in the Berkshires is deep snow depths, high winds and reduced visibility, potentially resulting in the closing of schools, businesses, some governmental operations and public gatherings. Loss of electric power and possible closure of roads can occur during the more severe storms events.

The magnitude or severity of a severe winter storm depends on several factors including a region's climatological susceptibility to snowstorms, snowfall amounts, snowfall rates, wind speeds, temperatures, visibility, storm duration, topography, time of occurrence during the day (e.g., weekday versus weekend), and time of season. (MEMA, 2013)

NOAA’s National Climatic Data Center (NCDC) is currently producing the Regional Snowfall Index (RSI) for significant snowstorms that impact the eastern two-thirds of the U.S. The RSI ranks snowstorm impacts on a scale from one to five. RSI is based on the spatial extent of the storm, the amount of snowfall, and the combination of the extent and snowfall totals with population. Data beginning in 1900 is used to give a historic perspective (MEMA 2013, NOAA 2018).

**Table 3.5 Regional Snowfall Index Ranking Categories**

Category	Description	RSI-Value	Approximate Percent of Storms
1	Notable	1-3	1%
2	Significant	3-6	2%
3	Major	6-10	5%
4	Crippling	10-18	25%
5	Extreme	18+	54%

Source: MEMA 2013.

Of the 12 recent winter storm disaster declarations that included Berkshire County, only two events were ranked as Extreme (EM-3103 in 1993 and DR-1090 in 1996), one was ranked Crippling (IM-3175 in 2003) and two were ranked as Major (EM-3191 in 2003 and DR-4110 in 2013). It should be noted that because population is used as a criteria, the storms that rank higher will be those that impact densely populated areas and regions such as Boston and other large cities and, as such, might not necessarily reflect the storms that impact lightly populated areas like the Berkshires. For example, one of the most famous storms in the Commonwealth in modern history was the Blizzard of '78, which dropped over two feet of snow in the Boston area during 65 mph winds that created enormous drifts and stranded hundreds of people on local highways. The storm hit the snow-weary city that was still digging out of a similar two-foot snowstorm 17 days earlier. Although the Berkshires received snow from this storm, the county was not listed in the declaration.

One of the most serious storms to impact communities in the Berkshires was the Ice Storm of December 11, 2008. The storm created widespread downed trees and power outages all across New York State, Massachusetts and New Hampshire. Over one million customers were without electricity, with 800,000 without power three days later and some without power weeks later. Living conditions were acerbated by extremely cold temperatures in the days following the event.

While severe winter weather declarations have become more prominent in the 1990s, we do not believe that this reflects more severe weather conditions than the Berkshires experienced in the years 40+ years prior to the 1990s. Respected elders across Berkshire County comment that snow depths prior to the 1990s were consistently deeper than what currently occurs in the 2010s.

### Probability

The majority of blizzards and ice storms are viewed by people in the region as part of life in the Berkshires, an inconvenience and drain on municipal budgets. Residents and town staff expect to deal with several snow storms and a few Nor'easters each winter. According to the NOAA-NCDC storm database, over 200 winter storm events occurred in the Commonwealth between 2000 and 2012. Therefore, the subset of severe winter storms are likely to continue to occur annually (MEMA, 2013). The Town of Monterey's location in Western New England places it at a high-risk for winter storms. While the town may not get the heavy snowfall associated with coastal storms, the severe storms that the county gets are added to the higher annual snowfall the county normally gets due to its slightly higher elevation than its neighboring counties in the Pioneer and Hudson River Valleys.

Using history as a guide for future severe winter storms, it can be assumed that the town will be at risk for approximately six severe winter storms per winter. The highest risk of these storms occurs in January with significant risk also occurring in December through March. The region is getting less snowfall than previous years and can expect less snowfall in future years, however this does not mean the county will not experience years with high snowfall amounts (2010-11 had over 100 inches), but the trend indicates that the yearly snowfall total will continue to go down. It should be noted that although total snow depths may be reduced in the future, warmer winter temperatures will likely increase the number and severity of storms with heavy, wet snow, which can bring concerns for road travel, human injuries linked to shoveling and risk of roof failures.

### Geographic Areas Likely Impacted

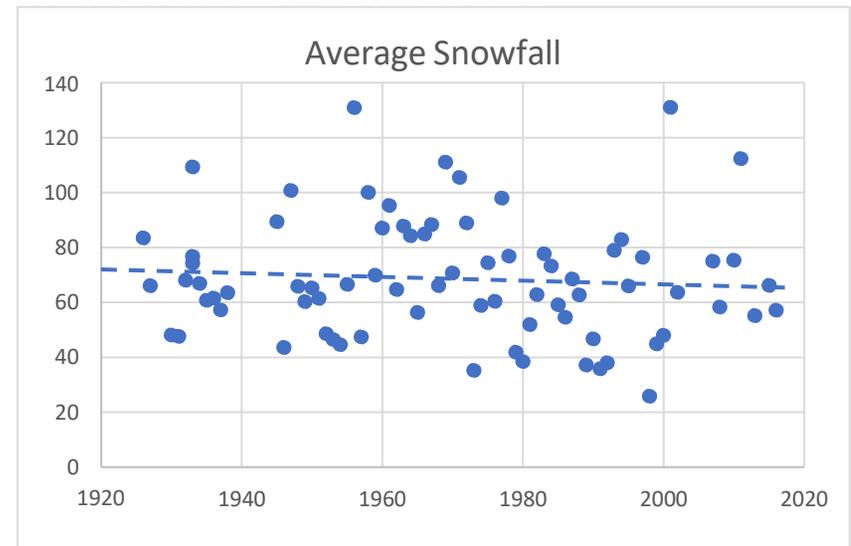
Winter storms are the most common and most familiar of Massachusetts hazards which affect large geographical areas. Severe winter storm events generally occur across the entire area of Monterey, although higher elevations have slightly higher snow depths.

### Historic Data

Figure 3.10 illustrates historic snowfall totals the region has received. Although the entire community is at risk, the higher terrains tend to receive higher snowfall amounts, and these same areas may receive snow when the lower elevations received mixed snow/rain or just rain (National Climatic Data Center, 2017). The National Climatic Data Center, a division of NOAA, reports statistics on severe winter storms from 1993 through 2017. During this 24-year

**Table 3.6: Record Snowfall Events and Snow Depths for Berkshire County**

*FIGURE 3.10: AVERAGE SNOWFALL IN BERKSHIRE COUNTY*



span, Berkshire County experienced 151 severe winter storms, an average of six per winter. This number varies each winter -- ranging from one during 2006 to 18 during 2008. Snow and other winter precipitation occur very frequently across the entire region. Snowfall in the region can vary between 26 and 131 inches a year, however it averages around 65 inches a year, down from around 75 inches a year in 1920. Another tracking system is the one- and three-day record snowfall totals. According to data from the Northeast States Consortium, 99% of the one-day record snowfall events in the region typically yield snow depths in the range of 12"-24", while the majority of three-day record snowfall events yield snow depths of 24"-36" (Table 3.6).

Since 2000, two severe ice storm events have occurred in the region. The storms within that period occurred in December and January, but ice storms of lesser magnitudes may impact the region from October to April, and on at least an annual basis.

Record Snowfall Event	Snowfall 12" – 24"	Snowfall 24" – 36"
1-Day Record	99%	1%
3-Day Record	36%	64%

Source: (Northeast States Emergency Consortium, 2010).

Based on all sources researched, known winter weather events that have affected Massachusetts and were declared a FEMA disaster are identified in the following sections. Of the 18 federally declared winter storm-related disaster declarations in Massachusetts between 1954 to 2018, Berkshire County has been included in 12 of those disasters. The number of disaster declarations for severe winter events in which Berkshire County was included is more than double that of declarations for non-winter, non-flood-related severe storm events.

**Table 3.7: Severe Winter Weather – Declared Disasters that included Berkshire County 1992-2017**

Incident Period	Description	Declaration Number
12/11/92-12/13/92	Nor'easter with snow 4'+ in higher elevations of Berkshires, with 48" reported in Becket, Peru and Becket; snow drifts of 12'+; 135,000 without power across the state	DR-975
03/13/93-03/17/93	High winds & heavy snow; generally 20-30" in Berkshires; blizzard conditions lasting 3-6 hrs afternoon of March 13.	EM-3103
01/07/96-01/08/96	Blizzard of 30+" in Berkshires, with strong to gale-force northeast winds; MEMA reported claims of approx. \$32 million from 350 communities for snow removal	DR-1090
03/05/01-03/06/01	Heavy snow across eastern Berkshires to Worcester County; several roof collapses reported; \$21 million from FEMA	EM-3165
02/17/03-02/18/03	Winter storm with snow of 12-24", with higher totals in eastern Berkshires to northern Worcester County; \$28+ million from FEMA	EM-3175
12/06/03-12/07/03	Winter Storm with 1'-2' across state, with 36" in Peabody; \$35 million from FEMA	EM-3191
01/22/05-01/23/05	Blizzard with heavy snow, winds and coastal flooding; highest snow falls in eastern Mass.; \$49 million from FEMA	EM-3201

04/15/07-04/16/07	Severe Storm and Flooding; wet snow, sleet and rain added to snowmelt to cause flooding; higher elevations received heavy snow and ice; \$8 million from FEMA	DR-1701
12/11/08-12/12/08	Major ice storm across eastern Berkshires & Worcester hills; at least ½" of ice accreted on exposed surfaces, downing trees, branches and power lines; 300,000+ customers without power in state, some for up to 3 wks.; \$51+ million from FEMA	DR-1813
01/11/11-01/12/11	Nor'easter with up to 2' within 24 hrs.; \$25+ million received from FEMA	DR-1959
10/29/11-10/30/11	Severe storm and Nor'easter with 1'-2' common; at peak 665,000 residents state-wide without power; 2,000 people in shelters statewide	DR-4051
02/08/13-02/09/13	Severe Winter Snowstorm and Flooding; \$56+ million from FEMA	RE-4110

Source: FEMA 2020.

## Vulnerability Assessment

### People

In rural areas such as Monterey, homes and farms may be isolated for days, and unprotected livestock may be lost. In the mountains, heavy snow can lead to avalanches. Residents may be displaced or require temporary to long-term sheltering. In addition, downed trees, damaged buildings, and debris carried by high winds can lead to injury or loss of life.

According to the NOAA National Severe Storms Laboratory, every year, winter weather indirectly and deceptively kills hundreds of people in the U.S., primarily from automobile accidents, overexertion, and exposure. Winter storms are often accompanied by strong winds creating blizzard conditions with blinding wind-driven snow, drifting snow, and extreme cold temperatures with dangerous wind chill. They are considered deceptive killers because most deaths and other impacts or losses are indirectly related to the storm. Injuries and deaths may occur due to traffic accidents on icy roads, heart attacks while shoveling snow, or hypothermia from prolonged exposure to cold (MEMA & EOEEA, 2018).

Vulnerable populations include the elderly living alone, who are susceptible to winter hazards due to their increased risk of injury and death from falls, overexertion, and/or hypothermia from attempts to clear snow and ice, or injury and death related to power failures. In addition, severe winter weather events can reduce the ability of these populations to access emergency services. People with low socioeconomic status are more vulnerable because they are likely to evaluate their risk and make decisions to evacuate based on the net economic impact on their families. Residents with low incomes may not have access to housing or their housing may be less able to withstand cold temperatures (e.g., homes with poor insulation and heating supply). The population over the age of 65, individuals with disabilities, and people with mobility limitations or who lack transportation are also

more vulnerable because they are more likely to seek or need medical attention, which may not be available due to isolation during a flood event. These individuals are also more vulnerable because they may have more difficulty if evacuation becomes necessary. People with limited mobility risk becoming isolated or “snowbound” if they are unable to remove snow from their homes. Rural populations may become isolated by downed trees, blocked roadways, and power outages. The ability of emergency responders to respond to calls may be impaired by heavy snowfall, icy roads, and downed trees (MEMA & EOEEA, 2018).

### **Built Environment with Infrastructure and Systems**

Severe winter storms can damage the built environment by collapsing roofs under the weight of snow, making roads impassable due to snow or ice, damaging roads by freezing or unintended damage due to snowplows, freezing and bursting pipes, downing trees and power lines, and the flooding damages that result from melting snow.

### **Natural environment**

Although winter storms are a natural part of the Massachusetts climate, and native ecosystems and species are well adapted to these events. However, changes in the frequency or severity of winter storms could increase their environmental impacts. Environmental impacts of severe winter storms can include direct mortality of individuals and felling of trees, which can damage the physical structure of the ecosystem. Similarly, if large numbers of plants or animals die as the result of a storm, their lack of availability can impact the food supply for animals in the same food web. If many trees fall within a small area, they can release large amounts of carbon as they decay. This unexpected release can cause further imbalance in the local ecosystem. The flooding that results when snow and ice melt can also cause extensive environmental impacts. Nor’easters can cause impacts that are similar to those of hurricanes and tropical storms, coastal flooding, and inland flooding. These impacts can include direct damage to species and ecosystems, habitat destruction, and the distribution of contaminants and hazardous materials throughout the environment (MEMA & EOEEA, 2018).

### **Economy**

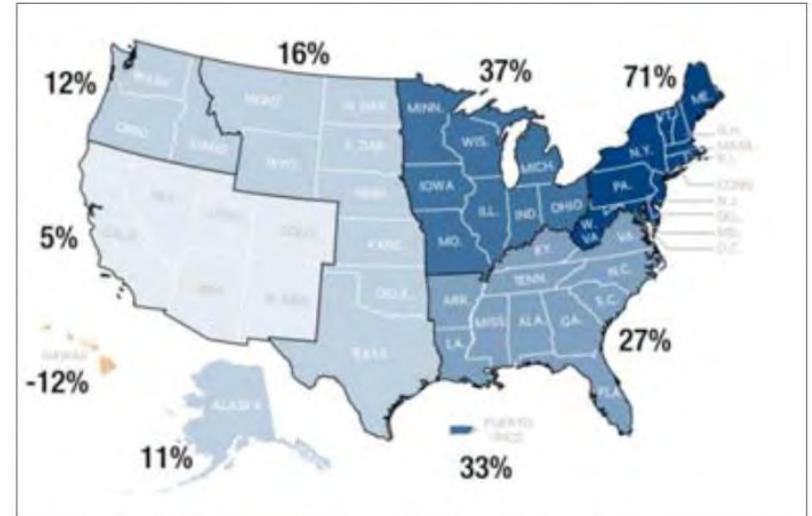
The cost of snow and ice removal and repair of roads from the freeze/thaw process can drain municipal and state financial resources due to the cost of staff overtime, snow removal and wear on equipment. Rescheduling of schools and other municipal programs and meetings can also be costly. The potential secondary impacts from winter storms also impact the local economy including loss of utilities, interruption of transportation corridors, and loss of business operations and functions, as well as loss of wages for employees.

Severe winter weather can lead to flooding in low-lying agricultural areas. Ice that accumulates on branches in orchards and forests can cause branches to break, while the combination of ice and wind can fell trees. Storms that occur in spring can delay planting schedules. Frost that occurs after warmer periods in spring can cause cold weather dieback and damage new growth (MEMA & EOEEA, 2018).

### Future Conditions

Increased sea surface temperature in the Atlantic Ocean will cause air moving north over this ocean to hold more moisture. As a result, when these fronts meet cold air systems moving from the north, an even greater amount of snow than normal can be anticipated to fall on Massachusetts. Although no one storm can be linked directly to climate change, the severity of rain and snow events has increased dramatically in recent years. As shown in Figure 3.11, the amount of precipitation released by storms in the Northeast has increased by 71 percent from the baseline level (recorded from 1901 to 1960) and present-day levels (measured from 2001 to 2012) (USGCRP, 2014 as cited in MEMA & EOEEA, 2018). Winter precipitation is predicted to more often be in the form of rain rather than snow.

Figure 3.11: Observed Changes in Heavy Precipitation



Source: NCA, 2014 as cited in MEMA & EOEEA

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## Droughts

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### Hazard Profile

Drought is a period characterized by long durations of below normal precipitation. Drought occurs in virtually all climatic zones, yet its characteristics vary significantly from one region to another, since it is relative to the normal precipitation in that region. Direct impacts of drought include reduced water supply, crop yield, increased fire hazard, reduced water levels, and damage to wildlife and fish habitat.

EEA and MEMA partnered to develop the *Massachusetts Drought Management Plan*, of which 2019 is the most updated version. The state's Drought Management Task Force, comprised of state and federal agencies, was created to assist in monitoring, coordinating and managing responses to droughts and recommends action to minimize impacts to public health, safety, the environment and agriculture (EEA, MEMA, 2019). The MA Department of Conservation Resources staff compile data from the agencies and develop monthly reports to track and summarize current water resource conditions.

In Massachusetts the determination of drought level is based on seven indices: Standardized Precipitation Index, Crop Moisture Index, Keetch-Byram Drought Index, Precipitation, Groundwater levels, Streamflow levels, and Index Reservoir levels. The Standardized Precipitation Index (SPI) reflects soil moisture and precipitation conditions, calculated monthly using Massachusetts Rainfall Database at the Department of Conservation and Recreation Office of Water Resources. SPI values are calculated for "look-back" periods of 1 month, 3 months, 6 months, and 12 months. (EEA, MEMA 2013)

The Crop Moisture Index (CMI) reflects short-term soil moisture conditions as used for agriculture to assess short-term crop water conditions and needs across major crop-producing regions. It is based on the concept of abnormal evapotranspiration deficit, calculated as the difference between computed actual evapotranspiration (ET) and computed potential evapotranspiration (i.e., expected or appropriate ET). Actual evapotranspiration is based on the temperature and precipitation that occurs during the week and computed soil moisture in both the topsoil and subsoil layers.

The Keetch-Byram Drought Index (KBDI) is designed specifically for fire potential assessment. It is a number representing the net effect of evapotranspiration and precipitation in producing cumulative moisture deficiency in deep duff and upper soil layers. It is a continuous index, relating to the flammability of organic material in the ground. The KBDI attempts to measure the amount of precipitation necessary to return the soil to full field capacity. The inputs for KBDI are weather station latitude, mean annual precipitation, maximum dry bulb temperature, and the last 24 hours of rainfall.

Determinations regarding the end of a drought or reduction of the drought level focus on two key drought indicators: precipitation and groundwater levels. These two factors have the greatest long-term impact on streamflow, water supply, reservoir levels, soil moisture and potential for forest fires. Precipitation is a key factor because it is the overall cause of improving conditions. Groundwater levels respond slowly to improving conditions, so they are good indicators of long-term recovery to normal conditions.

### **Likely severity**

The severity of a drought depends on the degree of moisture deficiency, the duration, and the size and locations of the affected areas. The longer the duration of the drought and the larger the area impacted, the more severe the potential impacts. Droughts are not usually associated with immediate impacts on people or property, but they can have significant impacts on agriculture, which can impact the farming community of the region. As noted in the state Hazard Mitigation Plan, agriculture-related drought disasters are quite common, with 1/2 to 2/3 of the counties in the U.S. having been designated as disaster areas in each of the past several years. These designations make it possible for producers suffering losses to receive emergency loans. Such a disaster was declared in December 2010 for Berkshire County (USDA Designation # S3072).

When measuring the severity of droughts, analysts typically look at economic impacts on a planning area. Drought warnings, watches and advisories can be reduced based on: 1) normal levels of precipitation, and 2) groundwater levels within the “normal” range. In order to return to a normal status, groundwater levels must be in the normal range and/or one of two precipitation measures must be met. The precipitation measures are: 1) three months of precipitation that is cumulatively above normal, and 2) long-term cumulative precipitation above normal. The period for long-term cumulative precipitation ranges from 4 to 12 months, depending on the time of year. Precipitation falling during the fall and spring is ideal for groundwater recharge and, therefore, will result in the quickest return to normal conditions. Because the same levels of cumulative precipitation can differ in their abilities to reduce drought conditions, the decision to reduce a drought level will depend on the professional judgment of the Secretary of EEA with input from his agencies and the Drought Management Task Force (MEMA 2013)

MassDEP has the authority to declare water emergencies for communities facing public health or safety threats as a result of the status of their water supply systems, whether caused by drought conditions or for other reasons. The Department of Public Health (DPH) in conjunction with the DEP monitors drinking water quality in communities.

### **Probability**

As described below, Berkshire County is at lower risk of drought relative to the rest of the Commonwealth. However, that does not eliminate the hazard from potentially impacting the County and the Town of Monterey. Patterns show near misses of severe drought conditions and increases in temperature leading to faster evaporation and drying of kindling have already occurred.

### **Geographic Areas Likely Impacted**

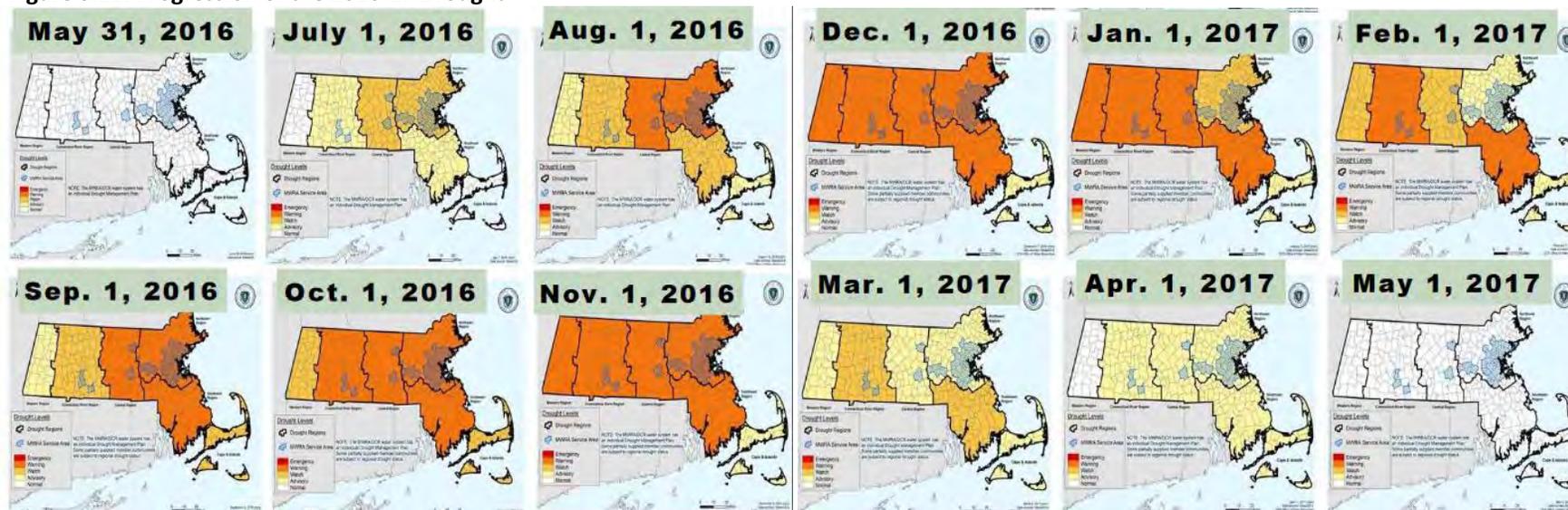
For the purposes of tracking drought conditions across the Commonwealth, the state has been divided into six regions, with the Western Region being made up of Berkshire County. For the purposes of this plan, the entire Town of Monterey is at risk of drought.

## Historic Data

Massachusetts is relatively water-rich, with few documented drought occurrences. The most severe, state-wide droughts occurred in 1879-1883, 1908-1912, 1929-1932, 1939-1944, 1961-1969, 1980-1983, and 2016-2017. Several less-severe droughts occurred in 1999, 2001, 2002, 2007, 2008, 2010, and 2014. The nine-year drought from 1961-1969 is considered the drought of record. The longevity and severity of this drought forced public water suppliers to implement water-use restrictions, and numerous communities utilized emergency water supplies<sup>6</sup>.

The most recent and significant drought in Massachusetts since the 1960s occurred during a 10-month span in 2016-17. In July 2016 Advisory and Watch drought levels began to be issued for the eastern and central portions of the state, worsening in severity until the entire state was under a Drought Warning status for the months of November-December 2016. Water levels began to recover in February 2017, with the entire state

Figure 3.12: Progression of the 2016-17 Drought



Source: <https://www.mass.gov/files/documents/2017/09/08/drought-status-history.pdf>

<sup>6</sup> <https://www.mass.gov/doc/massachusetts-drought-management-plan/download>

determined to be back to normal water levels in May 2017. The Massachusetts Water Resources Commission stated that the drought was the worst since the state’s Drought Management Plan was first issued in 2001, and the most severe since the 1960s drought of record.<sup>7</sup>

In general, the central portion of the state fared the worse and Berkshire County fared the best, with the county entering the drought later and emerging from the drought earlier than most of the rest of the state. Berkshire County was under a Watch status for two months and under a Warning status for three months during the height of the drought.

## Vulnerability Assessment

### People

The growing percentage of older adults and seasonal residents make the threat of drought more urgent in Monterey. Those with access and functional needs are at greatest risk, especially if they are unable to drive, or to access alternative water sources, since all but a few residents rely on private water wells. While the Berkshire region has not suffered a severe, Emergency-level drought since the 1960s, it is unclear how well the present private water system could serve the demands of Monterey’s residents during a prolonged drought, which changes in precipitation patterns may produce.

The heavily forested landscape in Monterey, makes the risk of wildfire during a severe drought, a likely occurrence. Drought would reduce the capacity of local firefighting efforts, as surface and groundwater supplies dry up.

### Built Environment

The Monterey Water Company, which provides water to residents and businesses in the town center, is privately owned and managed. The utilities’ aquifer capacity is unknown. Most homes located in the balance of the community are served by private wells, some of which have dried up during periods of low precipitation. At present, the Town has made no provision for a backup water source, nor have they engaged with the water utility to discuss same.

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<sup>7</sup> MA Water Resources Commission, 2017. Annual Report, Fiscal Year 2017. Boston, MA.

## Natural Environment

The heavily forested and surface-water-rich natural environment in Monterey is at greatest risk due to drought. Vegetation, wildlife and human occupants would be challenged to find water to sustain life, if a prolonged drought occurred. The capacity of the aquifer that provides domestic water to Monterey core properties, is privately owned. Little information is available to the Town and its residents, on this critical resource. The Town's two main Lakes, Garfield and Buel, as well as tributary rivers and streams, all show decreased flows and stress during the hottest months of the summer. At Lake Garfield, eutrophication and invasive plants species are a present and growing threat. In addition, several Monterey homeowners have reported that their wells have dried up during periods of low rainfall.

Drought does not threaten the physical stability of critical facilities in the same manner as other hazards, such as high winds or flooding events. However, drought does increase the risk of wildfire throughout the entire town of Monterey, placing all buildings and critical communications equipment and towers at highest risk.

Drought has a wide-ranging impact on a variety of natural systems. Some of those impacts can include the following (Clark et al., 2016 as cited in MEMA & EOEEA, 2018):

- Reduced water availability, specifically, but not limited to, habitat for aquatic species
- Decreased plant growth and productivity
- Increased wildfires
- Greater insect outbreaks
- Increased local species extinctions
- Lower stream flows and freshwater delivery to downstream estuarine habitats
- Changes in the timing, magnitude, and strength of mixing (stratification) in coastal waters
- Increased potential for hypoxia (low oxygen) events
- Reduced forest productivity
- Direct and indirect effects on goods and services provided by habitats (such as timber, carbon sequestration, recreation, and water quality from forests)
- Limited fish migration or breeding due to dry streambeds or fish mortality caused by dry streambed/

In addition to these direct natural resource impacts, a wildfire exacerbated by drought conditions could cause significant damage to the Commonwealth's and the Town's environment, as well as economic damage related to the loss of valuable natural resources (MEMA & EOEEA, 2018).

## **Economy**

The economic impacts of drought can be substantial, and would primarily affect the agriculture, recreation and tourism, forestry, and energy sectors. For example, drought can result in farmers not being able to plant crops or in the failure of planted crops (MEMA & EOEEA, 2018). Drier summers and intermittent droughts may strain irrigation water supplies, stress crops, and delay harvests (resilient MA, 2018). Droughts affect the ability of farmers to provide fresh produce to neighboring communities. Insufficient irrigation will impact the availability of produce, which may result in higher demand than supply. This can drive up the price of food, leading to economic stress on a broader portion of the economy.

In any season, a drought can also harm recreational companies that rely on water (e.g., ski areas, swimming pools, water parks, and river rafting companies) as well as landscape and nursery businesses because people will not invest in new plants if water is not available to sustain them. Social and environmental impacts are also significant, but data on the extent of damages is more challenging to collect. Although the impacts can be numerous and significant, dollar damage estimates are not tracked or available (MEMA & EOEEA, 2018).

## **Future Conditions**

Changes in winter temperatures will lead to less snow pack and more rain-on-snow events, leading to more surface runoff and less groundwater recharge, leading to less stream and river base flows. Higher temperatures in warmer seasons can more severely impact the reduced base flows due to higher rates of evaporation of moisture from soil and lower groundwater and surface water inputs. According to the state's Climate Change Adaptation Report, a continued high greenhouse-gas-emission scenario could result in a 75% increase in the occurrence of drought conditions lasting 1-3 months.

For drought conditions to occur it is likely that soil moisture is limited or lacking, forest duff is dried out and standing vegetation is dry and possibly dead, providing the fuel needed for a wildfire. Given that the Town of Monterey is 90.4% forested, the risk of wildfire during drought conditions is a concern.

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## *Change in Average Temperatures/ Extreme Temperatures*

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### Hazard Profile

#### **Likely severity**

Relative to the rest of the Commonwealth, the Town of Monterey is protected from extreme heat by the higher elevation. At the same time however, the lack of many extreme heat events has left most unprepared. Homes being constructed to keep in warmth, and a dearth of cooling centers has left the Town of Monterey vulnerable to extreme heat.

Considering the higher elevation and consequent wind, Monterey does have an average colder climate when compared to the central and eastern part of Massachusetts. The environment and people have adapted to these conditions; however extremes still pose a risk.

The extent (severity or magnitude) of extreme cold temperatures is generally measured through the Wind Chill Temperature Index. Wind Chill Temperature is the temperature that people and animals feel when they are outside, and it is based on the rate of heat loss from exposed skin by the effects of wind and cold. As the wind increases, the body loses heat at a faster rate, causing the skin's temperature to drop. The NWS issues a Wind Chill Advisory if the Wind Chill Index is forecast to dip to  $-15^{\circ}\text{F}$  to  $-24^{\circ}\text{F}$  for at least 3 hours, based on sustained winds (not gusts). The NWS issues a Wind Chill Warning if the Wind Chill Index is forecast to fall to  $-25^{\circ}\text{F}$  or colder for at least 3 hours. On November 1, 2001, the NWS implemented a Wind Chill Temperature Index designed to more accurately calculate how cold air feels on human skin.

The NWS issues a Heat Advisory when the NWS Heat Index is forecast to reach 100 to  $104^{\circ}\text{F}$  for 2 or more hours. The NWS issues an Excessive Heat Warning if the Heat Index is forecast to reach  $105^{\circ}\text{F}$  or higher for 2 or more hours. The NWS Heat Index is based both on temperature and relative humidity and describes a temperature equivalent to what a person would feel at a baseline humidity level. It is scaled to the ability of a person to lose heat to their environment. It is important to know that the heat index values are devised for shady, light wind conditions. Exposure to full sunshine can increase heat index values by up to  $15^{\circ}\text{F}$ . Also, strong winds, particularly with very hot, dry air, can increase the risk of heat-related impacts.

A heat wave is defined as 3 or more days of temperatures of  $90^{\circ}\text{F}$  or above. A basic definition of a heat wave implies that it is an extended period of unusually high atmosphere-related heat stress, which causes temporary modifications in lifestyle and which may have adverse health consequences for the affected population (MEMA & EOEEA, 2018).

### Probability

Massachusetts has averaged 2.4 declared cold weather events and 0.8 extreme cold weather events annually between January 2013 and October 2017. The year 2015 was a particularly notable one, with seven cold weather events, including three extreme cold/wind chill events, as compared to no cold weather events in 2012 and one in 2013.

The change in average temperatures has already affected the Town of Monterey. Figure 3.13 shows the projected annual average temperature, increasing through the next century.

### Geographic Areas Likely Impacted

For the purposes of this HMP, the entire population of the Monterey is considered to be exposed to extreme temperatures. Extreme temperature events occur more frequently and vary more in the inland regions where temperatures are not moderated by the Atlantic Ocean.

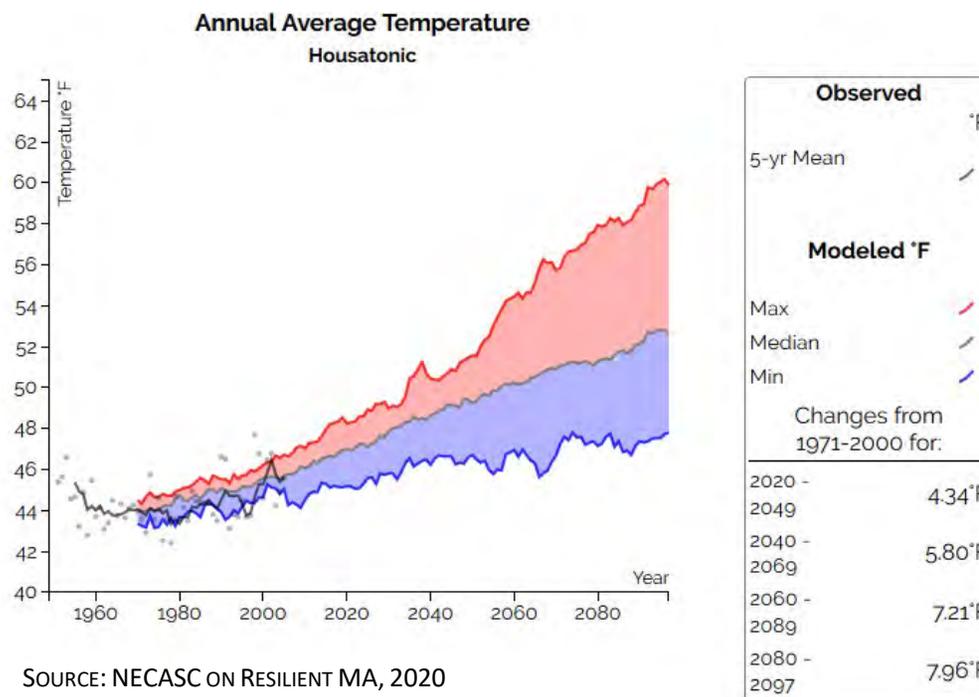
According to NOAA, the annual average temperatures in the Western Division of Massachusetts, encompassing the Town of Monterey, are around 46°F.

### Historic Data

The following are some of the lowest temperatures recorded in the Berkshire region for the period from 1895 to present. (National Climatic Data Center, 2017)

- Lanesborough, MA -28°F
- Great Barrington, MA -27°F
- Stockbridge, MA -24°F
- Pittsfield, MA -19°F

FIGURE 3.13: OBSERVED AND PROJECTED ANNUAL AVERAGE TEMPERATURE BY WATERSHED BASIN

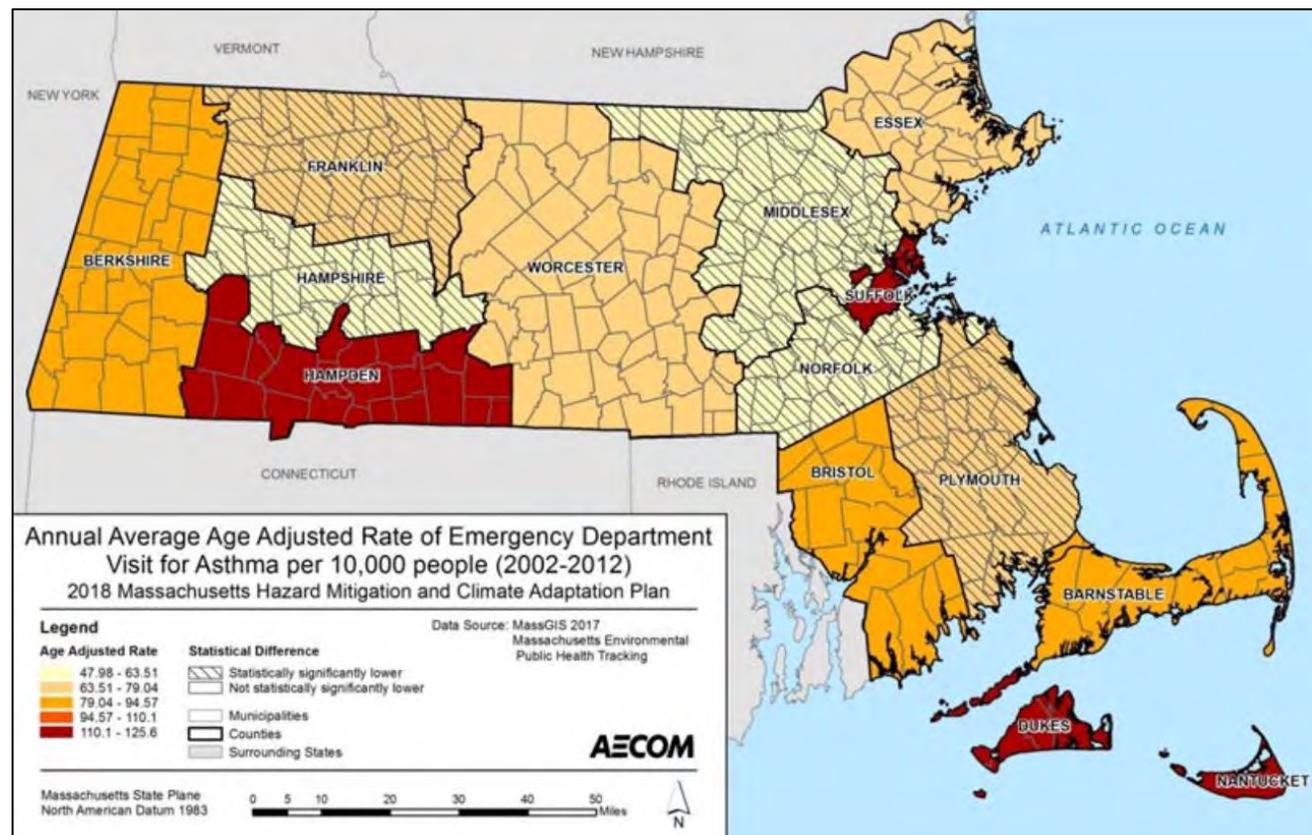


Extreme heat temperatures are those that are 10°F or more above the average high temperature for the region and last for several hours. The following are some of the highest temperatures recorded for the period from 1895 to present, showing Boston and three Berkshire County locations. (National Climatic Data Center, 2017)

- Boston, MA 102°F
- Great Barrington, MA 99°F
- Adams, MA 95°F
- Pittsfield, MA 95°F

It should be noted that temperature alone does not define the stress that heat can have on the human body – humidity plays a powerful role in human health impacts, particularly for those with pre-existing pulmonary or cardiovascular conditions. The NWS issues a Heat Advisory when the Heat Index is forecast to reach 100°-104°F for two or more hours. The NWS issues an Excessive Heat Warning if the Heat Index is forecast to reach 105°F or more for two or more hours.

**Figure 3.14: Rates of Emergency Department Visits Due to Asthma by County**



## Vulnerability Assessment

### People

According to the Centers for Disease Control and Prevention, populations most at risk to extreme cold and heat events include the following: (1) people over the age of 65, who are less able to withstand temperatures extremes due to their age, health conditions, and limited mobility to access shelters; (2) infants and children under 5 years of age; (3) individuals with pre-existing medical conditions that impair heat tolerance (e.g., hypertension, heart disease or kidney disease); (4) low-income individuals who cannot afford proper heating and cooling; (5) people with respiratory conditions, such as asthma or chronic obstructive pulmonary disease; and (6) the general public who may overexert or dehydrate themselves when working or exercising during extreme heat events or, who may experience hypothermia during extreme cold events. Additionally, people who live alone—particularly the elderly and individuals with disabilities—are at higher risk of heat-related illness due to their isolation and reluctance to relocate to cooler environments.

When people are exposed to extreme heat, they can suffer from potentially deadly illnesses, such as dehydration, heat exhaustion and heat stroke. Heat is the leading weather-related killer in the U.S., even though most heat-related deaths are preventable through outreach and intervention (EPA, 2016). A study of heat-related deaths across Massachusetts estimated that when the temperature rises above the 85th percentile (hot: 85-86°F), 90th percentile (very hot: 87-89°F) and 95th percentile (extremely hot: 89-92°F) there are between five and seven excess deaths per day in Massachusetts.

These estimates were higher for communities with high percentages of African American residents and elderly residents on days exceeding the 85th percentile (Hattis et al., 2011). A 2013 study of heart disease patients in Worcester, MA, found that extreme heat (high temperature greater than the 95th percentile) in the 2 days before a heart attack resulted in an estimated 44 percent increase in mortality. Living in poverty appeared to increase this effect (Madrigano et al., 2013). In 2015, researchers analyzed Medicare records for adults over the age of 65 who were living in New England from 2000 to 2008. They found that a rise in summer mean temperatures of 1°C resulted in a 1 percent rise in the mortality rate due to an increase in the number and intensity of heat events (Shi et al., 2015). Hot temperatures can also contribute to deaths from respiratory conditions (including asthma), heart attacks, strokes, other forms of cardiovascular disease, renal disease, and respiratory diseases such as asthma and chronic obstructive pulmonary disorder. Human bodies cool themselves primarily through sweating and through increasing blood flow to body surfaces. Heat events thus increase stress on cardiovascular, renal, and respiratory systems, and may lead to hospitalization or death in the elderly and those with pre-existing diseases. Massachusetts has a very high prevalence of asthma: approximately 1 out of every 11 people in the state currently has asthma (Mass.gov, n.d.). In Massachusetts, poor air quality often accompanies heat events, as increased heat increases the conversion of ozone precursors in fossil fuel combustion emissions to ozone. Particulate pollution may also accompany hot weather, as the weather patterns that bring heat waves to the region

may carry pollution from other areas of the continent. Poor air quality can negatively affect respiratory and cardiovascular systems and can exacerbate asthma and trigger heart attacks.

### **Built Environment**

All elements of the built environment are exposed to the extreme temperature hazard, including state-owned critical facilities. The impacts of extreme heat on buildings include: increased thermal stresses on building materials, which leads to greater wear and tear and reduces a building's useful lifespan; increased air-conditioning demand to maintain a comfortable temperature; overheated heating, ventilation, and air-conditioning systems; and disruptions in service associated with power outages (resilient MA, 2018). Extreme cold can cause materials such as plastic to become less pliable, increasing the potential for these materials to break down during extreme cold events (resilient MA, 2018). In addition to the facility-specific impacts, extreme temperatures can impact critical infrastructure sectors of the built environment in a number of ways, which are summarized in the subsections that follow.

Extreme cold temperature events can damage buildings through freezing or bursting pipes and freeze and thaw cycles. Additionally, manufactured buildings (trailers and mobile homes) and antiquated or poorly constructed facilities may not be able to withstand extreme temperatures. The heavy snowfall and ice storms associated with extreme cold temperature events can also cause power interruptions. Backup power is recommended for critical facilities and infrastructure.

Extreme heat has potential impacts on the design and operation of the transportation system. Impacts on the design include the instability of materials, particularly pavement, exposed to high temperatures over longer periods of time, which can cause buckling and lead to increased failures (MassDOT, 2017). High heat can cause pavement to soften and expand, creating ruts, potholes, and jarring, and placing additional stress on bridge joints. Extreme heat may cause heat stress in materials such as asphalt and increase the frequency of repairs and replacements (resilient MA, 2018). Railroad tracks (there are none located in Monterey) can expand in extreme heat, causing the track to "kink" and derail trains. Higher temperatures inside the enclosure-encased equipment, such as traffic control devices and signal control systems for rail service, may result in equipment failure (MEMA & EOEEA, 2018).

### **Natural Environment**

There are numerous ways in which changing temperatures will impact the natural environment. Because the species that exist in a given area have adapted to survive within a specific temperature range, extreme temperature events can place significant stress both on individual species and the ecosystems in which they function. High-elevation spruce-fir forests, forested boreal swamp, and higher-elevation northern hardwoods are likely to be

highly vulnerable to climate change (MCCS and DFW, 2010). Higher summer temperatures will disrupt wetland hydrology. Paired with a higher incidence and severity of droughts, high temperatures and evapotranspiration rates could lead to habitat loss and wetlands drying out (MCCS and DFW, 2010). Individual extreme weather events usually have a limited long-term impact on natural systems, although unusual frost events occurring after plants begin to bloom in the spring can cause significant damage. However, the impact on natural resources of changing average temperatures and the changing frequency of extreme climate events is likely to be massive and widespread. Climate change is anticipated to be the second-greatest contributor to this biodiversity crisis, which is predicted to change global land use. One significant impact of increasing temperatures may be the northern migration of plants and animals. Over time, shifting habitat may result in a geographic mismatch between the location of conservation land and the location of critical habitats and species the conserved land was designed to protect. Between 1999 and 2018 (fiscal years), the Commonwealth spent more than \$395 million on the acquisition of more than 143,033 acres of land and has managed this land under the assumption of a stable climate. As species respond to climate change, they will likely continue to shift their ranges or change their phenologies to track optimal conditions (MCCS and DFW, 2010). As a result, climate change will have significant impacts on traditional methods of wildlife and habitat management, including land conservation and mitigation of non-climate stressors (MCCS and DFW, 2010). Changing temperatures, particularly increasing temperatures, will also have a major impact on the sustainability of our waterways and the connectivity of aquatic habitats (i.e., entire portions of major rivers will dry up, limiting fish passage down the rivers). Additional impacts of warming temperatures include the increased survival and grazing damage of white-tailed deer, increased invasion rates of invasive plants, and increased survival and productivity of insect pests, which cause damage to forests (MCCS and DFW, 2010). As temperature increases, the length of the growing season will also increase. Since the 1960s, the growing season in Massachusetts increased by approximately 10 days (CAT, n.d. as cited in MEMA & EOEEA, 2018).

Climate change is also likely to result in a shift in the timing and durations of various seasons. This change will likely have repercussions on the life cycles of both flora and fauna within the Commonwealth. While there could be economic benefits from a lengthened growing season, a lengthened season also carries a number of risks. The probability of frost damage will increase, as the earlier arrival of warm temperatures may cause many trees and flowers to blossom prematurely only to experience a subsequent frost. Additionally, pests and diseases may also have a greater impact in a drier world, as they will begin feeding and breeding earlier in the year (Land Trust Alliance, n.d. as cited in MEMA & EOEEA, 2018).

### **Economy**

The agricultural industry is most directly at risk in terms of economic impact and damage due to extreme temperature and drought events. Extreme heat can result in drought and dry conditions, which directly impact livestock and crop production. Increasing average temperatures may make crops more susceptible to invasive species (see Section 4.3.3 for additional information). Higher temperatures that result in greater concentrations of ozone negatively impact plants that are sensitive to ozone (USGCRP, 2009). Additionally, as previously described, changing temperatures can impact the phenology.

Above average, below average, and extreme temperatures are likely to impact crops—such as apples, cranberries, and maple syrup—that rely on specific temperature regimes (resilient MA, 2018). Unseasonably warm temperatures in early spring that are followed by freezing temperatures can result in crop loss of fruit-bearing trees. Farmers may have the opportunity to introduce new crops that are viable under warmer conditions and longer growing seasons; however, a transition such as this may be costly (resilient MA, 2018 as cited in MEMA & EOEEA, 2018).

Livestock are also impacted, as heat stress can make animals more vulnerable to disease, reduce their fertility, and decrease the rate of milk production. Additionally, scientists believe the use of parasiticides and other animal treatments may increase as the threat of invasive species grows. Increased use of these treatments increases the risk of pesticides entering the food chain and could result in pesticide resistance, which could result in additional economic impacts on the agricultural industry (MEMA & EOEEA, 2018).

### **Future Conditions**

Temperature changes will be gradual over the years. However, for the extremes, meteorologists can accurately forecast event development and the severity of the associated conditions with several days lead time. High, low, and average temperatures in Massachusetts are all likely to increase significantly over the next century as a result of climate change. This gradual change will put long-term stress on a variety of social and natural systems and will exacerbate the influence of discrete events (MEMA & EOEEA, 2018).

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## *Tornadoes/High Wind*

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### Hazard Profile

#### **Likely Severity**

Tornadoes are potentially the most dangerous of local storms. If a major tornado were to strike damage could be significant, particularly if there is a home or other facility in its path. Many people could be displaced for an extended period of time; buildings could be damaged or destroyed; businesses could be forced to close for an extended period of time or even permanently; and routine services, such as telephone or power, could be disrupted.

The NWS rates tornadoes using the Enhanced Fujita scale (EF scale), which does not directly measure wind speed but rather the amount of damage created. This scale derives 3-second gusts estimated at the point of damage based on the assignment of 1 out of 8 degrees of damage to a range of different structure types. These estimates vary with height and exposure. This method is considerably more sophisticated than the original Fujita scale, and it allows surveyors to create more precise assessments of tornado severity.

#### **Probability**

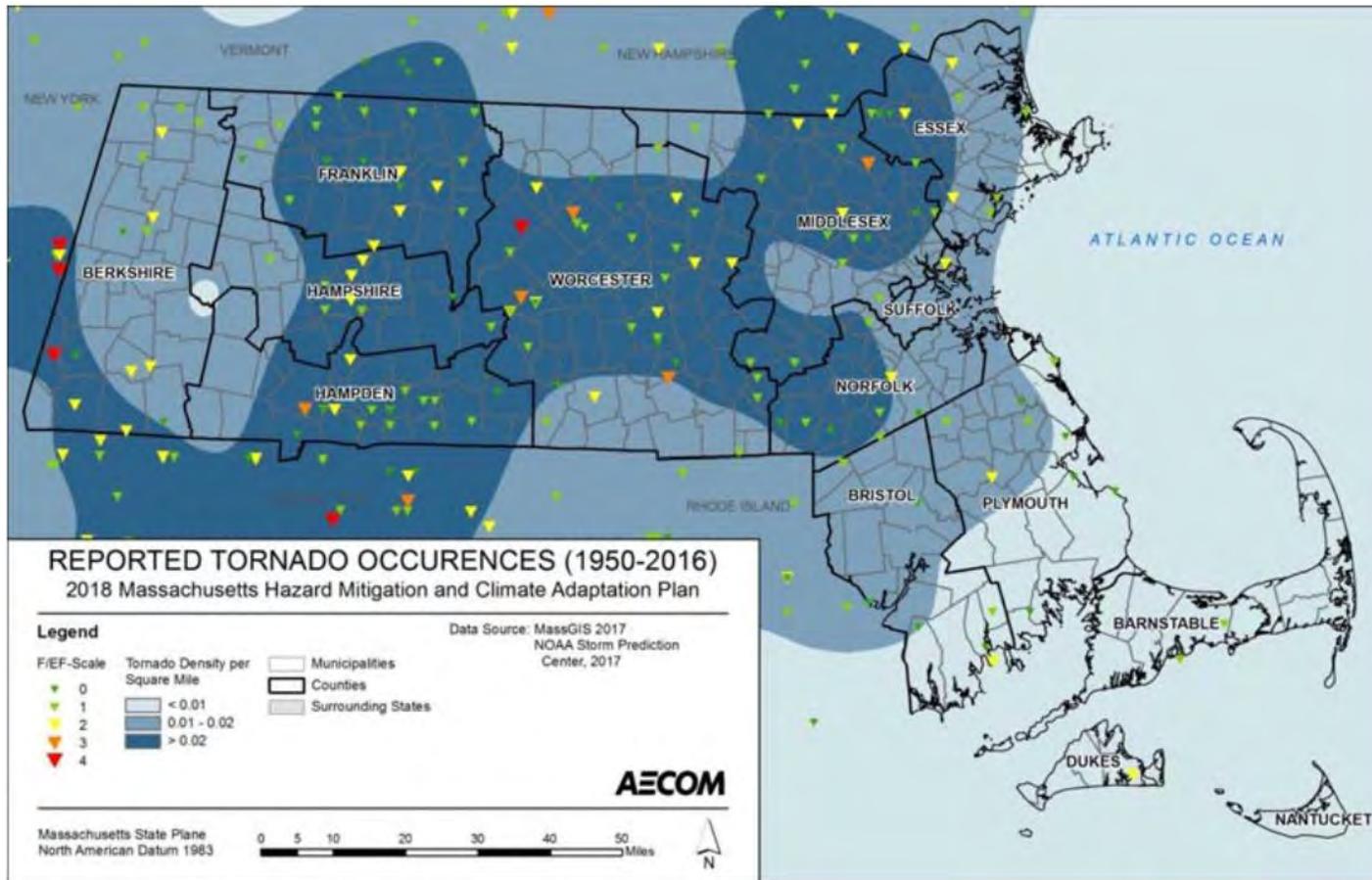
The location of tornado impact is totally unpredictable. Tornadoes are fierce phenomena which generate wind funnels of up to 200 MPH or more, and occur in Massachusetts usually during June, July, and August. Worcester County, and areas just to its west have been dubbed the “tornado alley” of the state, as the majority of significant tornadoes in Massachusetts weather history have occurred in that region (BRPC, 2012).

From 1950 to 2017, the Commonwealth experienced 171 tornadoes, or an average annual occurrence of 2.6 tornado events per year. In the last 20 years, the average frequency of these events has been 1.7 events per year (NOAA, 2018). Massachusetts experienced an average of 1.4 tornadoes per 10,000 square feet annually between 1991 and 2010, less than half of the national average of 3.5 tornadoes per 10,000 square feet per year (NOAA, n.d. as cited in MEMA & EOEEA, 2018).

#### **Geographic Areas Likely Impacted**

While the area impacted by a tornado will be limited at the time of the event, anywhere in Monterey is susceptible. Figure 3.15 is show tornadoes reported in Massachusetts.

Figure 3.15: Density of Reported Tornadoes per Square Mile



### Historic Data

The National Climatic Data Center reports data on tornado events and does so as far back as 1950. Of the 18 tornados that have occurred in Berkshire County between 1950 and 2018, only one has occurred since 2007, an EF1 in July 2014 in Dalton. Four tornados occurred during a single storm on July 3, 1997. These have resulted in over \$29 million in damage, seven deaths, and 60+ injuries. (NOAA, 2017). The most memorable tornados in recent history occurred in West Stockbridge in August of 1973 (category F4) and in Great Barrington, Egremont, and Monterey in May of 1995 (category F4).

In the West Stockbridge tornado four people died and 36 were injured, and in Great Barrington three people died and 24 were injured. The signs of the tornado's destruction are still visible today in Great Barrington from Rt. 7. The hill to the east is scarred where the tornado uprooted and toppled trees (MEMA & EOEEA, 2018).

## Vulnerability Assessment

### **People**

In general, vulnerable populations include people over the age of 65, people with low socioeconomic status, people with low English language fluency, people with compromised immune systems, and residents living in areas that are isolated from major roads. Power outages can be life-threatening to those who are dependent on electricity for life support and can result in increased risk of carbon monoxide poisoning. Individuals with limited communication capacity, such as those with limited internet or phone access, may not be aware of impending tornado warnings. The isolation of these populations is also a significant concern, as is the potential insufficiency of older or less stable housing to offer adequate shelter from tornadoes (MEMA & EOEEA, 2018).

### **Built Environment**

All critical facilities and infrastructure are exposed to tornado events. High winds could down power lines and poles adjacent to roads (resilient MA, 2018). Damage to aboveground transmission infrastructure can result in extended power outages. Incapacity and loss of roads and bridges are the primary transportation failures resulting from tornadoes, and these failures are primarily associated with secondary hazards, such as landslide events. Tornadoes can cause significant damage to trees and power lines, blocking roads with debris, incapacitating transportation, isolating populations, and disrupting ingress and egress. Of particular concern are bridges and roads providing access to isolated areas and to the elderly (MEMA & EOEEA, 2018). The hail, wind, debris, and flash flooding associated with tornadoes can cause damage to infrastructure, such as storage tanks, hydrants, residential pumping fixtures, and distribution systems. This can result in loss of service or reduced pressure throughout the system (EPA, 2015). Water and wastewater utilities are also vulnerable to potential contamination due to chemical leaks from ruptured containers. Ruptured service lines in damaged buildings and broken hydrants can lead to loss of water and pressure (EPA, 2015 as cited in MEMA & EOEEA, 2018).

## **Natural environment**

Direct impacts may occur to flora and fauna small enough to be uprooted and transported by the tornado. Even if the winds are not sufficient to transport trees and other large plants, they may still uproot them, causing significant damage to the surrounding habitat. As felled trees decompose, the increased dry matter may increase the threat of wildfire in vegetated areas. Additionally, the loss of root systems increases the potential for soil erosion. Disturbances created by blowdown events may also impact the biodiversity and composition of the forest ecosystem. Invasive plant species are often able to quickly capitalize on the resources (such as sunlight) available in disturbed and damaged ecosystems. This enables them to gain a foothold and establish quickly with less competition from native species. In addition to damaging existing ecosystems, material transported by tornadoes can also cause environmental havoc in surrounding areas. Particular challenges are presented by the possibility of asbestos-contaminated building materials or other hazardous waste being transported to natural areas or bodies of water, which could then become contaminated. Public drinking water reservoirs may also be damaged by widespread winds uprooting watershed forests and creating serious water quality disturbances.

## **Economy**

Forestry species and agricultural crops, equipment, and infrastructure may be directly impacted by tornadoes. Tornado events are typically localized; however, in those areas, economic impacts can be significant. Types of impacts may include loss of business functions, water supply system damage, damage to inventories, relocation costs, wage losses, and rental losses due to the repair or replacement of buildings. Recovery and clean-up costs can also be costly. The damage inflicted by historical tornadoes in Massachusetts varies widely, but the average damage per event is approximately \$3.9 million.

## **Future Conditions**

As highlighted in the National Climate Assessment, tornado activity in the U.S. has become more variable, and increasingly so in the last 2 decades. While the number of days per year that tornadoes occur has decreased, the number of tornadoes on these days has increased. Climate models show projections that the frequency and intensity of severe thunderstorms (which include tornadoes, hail, and winds) will increase (USGCRP, 2017 as cited in MEMA & EOEEA, 2018).

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## *Landslides*

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### Hazard Profile

The term landslide includes a wide range of ground movements, such as rock falls, deep failure of slopes, and shallow debris flows. The most common types of landslides in Massachusetts include translational debris slides, rotational slides, and debris flows. Most of these events are caused by a combination of unfavorable geologic conditions (silty clay or clay layers contained in glaciomarine, glaciolacustrine, or thick till deposits), steep slopes, and/or excessive wetness leading to excess pore pressures in the subsurface (MEMA & EOEEA, 2018).

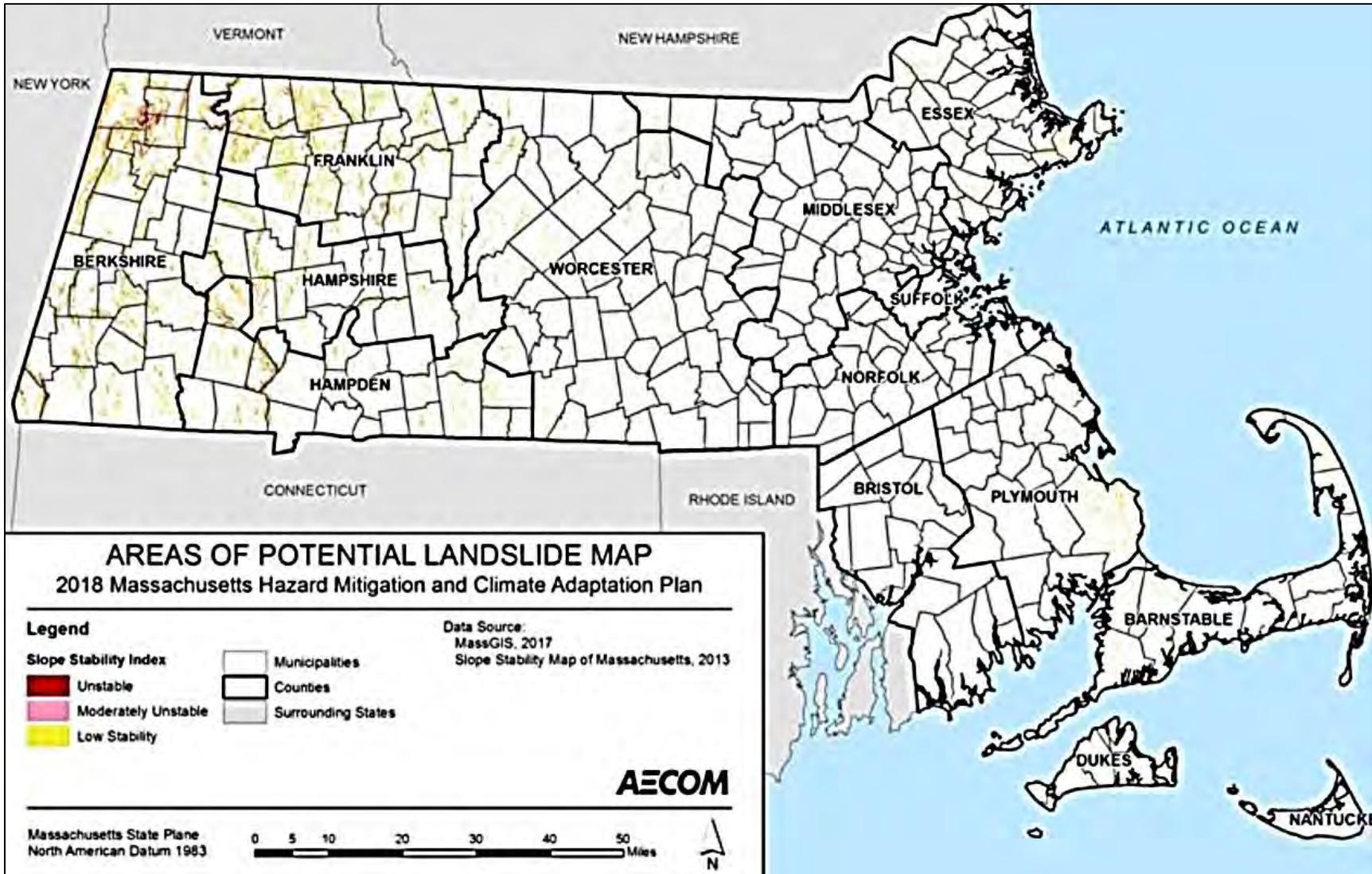
#### **Likely Severity**

Natural variables that contribute to the overall extent of potential landslide activity in any particular area include soil properties, topographic position and slope, and historical incidence. Predicting a landslide is difficult, even under ideal conditions (MEMA & EOEEA, 2018). The Town of Monterey did not rank damages of landslides as severe relative to other hazards because it is likely to impact a very small area that may or more likely will not have structures. estimations of the potential severity of landslides are informed by previous occurrences as well as an examination of landslide susceptibility. Information about previous landslides provide insight as to both where landslides may occur and what types of damage may result. It is important to note, however, that landslide susceptibility only identifies areas potentially affected and does not imply a time frame when a landslide might occur (MEMA & EOEEA, 2018).

#### **Probability**

The probability of future occurrences is defined by the number of events over a specified period of time. Looking at the recent record, from 1996 to 2012, there were eight noteworthy events that triggered one or more slides in the Commonwealth. However, because many landslides are minor and occur unobserved in remote areas, the true number of landslide events is probably higher. Based on conversations with the Massachusetts Department of Transportation (MassDOT), it is estimated that about 30 or more landslide events occurred in the period between 1986 and 2006 (Hourani, 2006). This roughly equates to one to three landslide events each year. The probability of instability metric indicates how likely each area is to be unstable. In 2013, the Massachusetts Geological Survey prepared an updated map of potential landslide hazards for the Commonwealth (funded by FEMA's Hazard Mitigation Grant Program) to provide the public, local governments, and emergency management agencies with the location of areas where slope movements have occurred or may possibly occur in the future under conditions of prolonged moisture and high-intensity rainfall (MEMA & EOEEA, 2018). The results of this study are shown in figure 3.16.

Figure 3.16: Slope Stability Map



**<sup>1</sup>Relative Slide Ranking**—This column designates the relative hazard ranking for the initiation of shallow slides on unmodified slopes. **<sup>2</sup>Stability Index Range**—The stability index is a numerical representation of the relative hazard for shallow translational slope movement initiation based on the factors of safety computed at each point on a 9-meter (~30-foot) digital elevation model grid derived from the National Elevation Dataset. The stability index is a dimensionless number based on factors of safety generated by SINMAP that indicates the probability that a location is stable, considering the most and least favorable parameters for stability input into the model. The breaks in the ranges of values for the stability index categories are the default values recommended by the program developers.

**<sup>3</sup>Factors of Safety**—The factor of safety is a dimensionless number computed by SINMAP using a modified version of the infinite slope equation that represents the ratio of the stabilizing forces that resist slope movement to destabilizing forces that drive slope movement (Pack et al., 2001 as cited in MEMA & EOEEA, 2018). A FS>1 indicates a stable slope, a FS<1 indicates an unstable slope, and a FS=1 indicates the marginally stable situation where the resisting forces and driving forces are in balance. **<sup>4</sup>Probability of Instability**—This column shows the likelihood that the factor of safety computed within this map unit is less than one (FS<1, i.e., unstable) given the range of parameters used in the analysis. For

example, a <50% probability of instability means that a location is more likely to be stable than unstable given the range of parameters used in the analysis. **<sup>5</sup>Possible Influence of Stabilizing and Destabilizing Factors**—Stabilizing factors include increased soil strength, root strength, or improved drainage. Destabilizing factors include increased wetness or loading, or loss of root strength (Massachusetts Geologic Survey and UMass Amherst, 2013; Pack et al., 2001 as cited in MEMA & EOEEA, 2018).

Map Color Code	Predicted Stability Zone	Relative Slide Ranking <sup>1</sup>	Stability Index Range <sup>2</sup>	Factor of Safety (FS) <sup>3</sup>	Probability of Instability <sup>4</sup>	Predicted Stability With Parameter Ranges Used in Analysis	Possible Influence of Stabilizing or Destabilizing Factors <sup>5</sup>
Red	Unstable	High	0	Maximum FS<1	100%	Range cannot model stability	Stabilizing factors required for stability
	Upper Threshold of Instability		0 - 0.5	>50% of FS≤1	>50%	Optimistic half of range required for stability	Stabilizing factors may be responsible for stability
Pink	Lower Threshold of Instability	Moderate	0.5 - 1	≥50% of FS>1	<50%	Pessimistic half of range required for instability	Destabilizing factors are not required for instability
Yellow	Nominally Stable	Low	1 - 1.25	Minimum FS=1	–	Cannot model instability with most conservative parameters specified	Minor destabilizing factors could lead to instability
	Moderately Stable		1.25 - 1.5	Minimum FS=1.25	–	Cannot model instability with most conservative parameters specified	Moderate destabilizing factors are required for instability
Green	Stable	Very Low	>1.5	Minimum FS=1.5	–	Cannot model instability with most conservative parameters specified	Significant destabilizing factors are required for instability

Generally accepted warning signs for landslide activity include the following:

- Springs, seeps, or saturated ground in previously dry areas
- New cracks or unusual bulges in the ground
- Soil moving away from foundations
- Ancillary structures, such as decks and patios, tilting and/or moving relative to the main house
- Tilting or cracking of concrete floors and foundations
- Broken waterlines and other underground utilities
- Leaning telephone poles, trees, retaining walls, or fences
- Offset fence lines
- Sunken road beds
- Rapid increase in creek water levels, possibly accompanied by increased turbidity (soil content)
- Sudden decrease in creek water levels even though rain is still falling or has just recently stopped
- Sticking doors and windows, and visible open spaces indicating jambs and frames out of plumb
- A faint rumbling that increases in volume as the landslide nears
- Unusual sounds, such as trees cracking or boulders knocking together (MEMA & EOEEA, 2018)

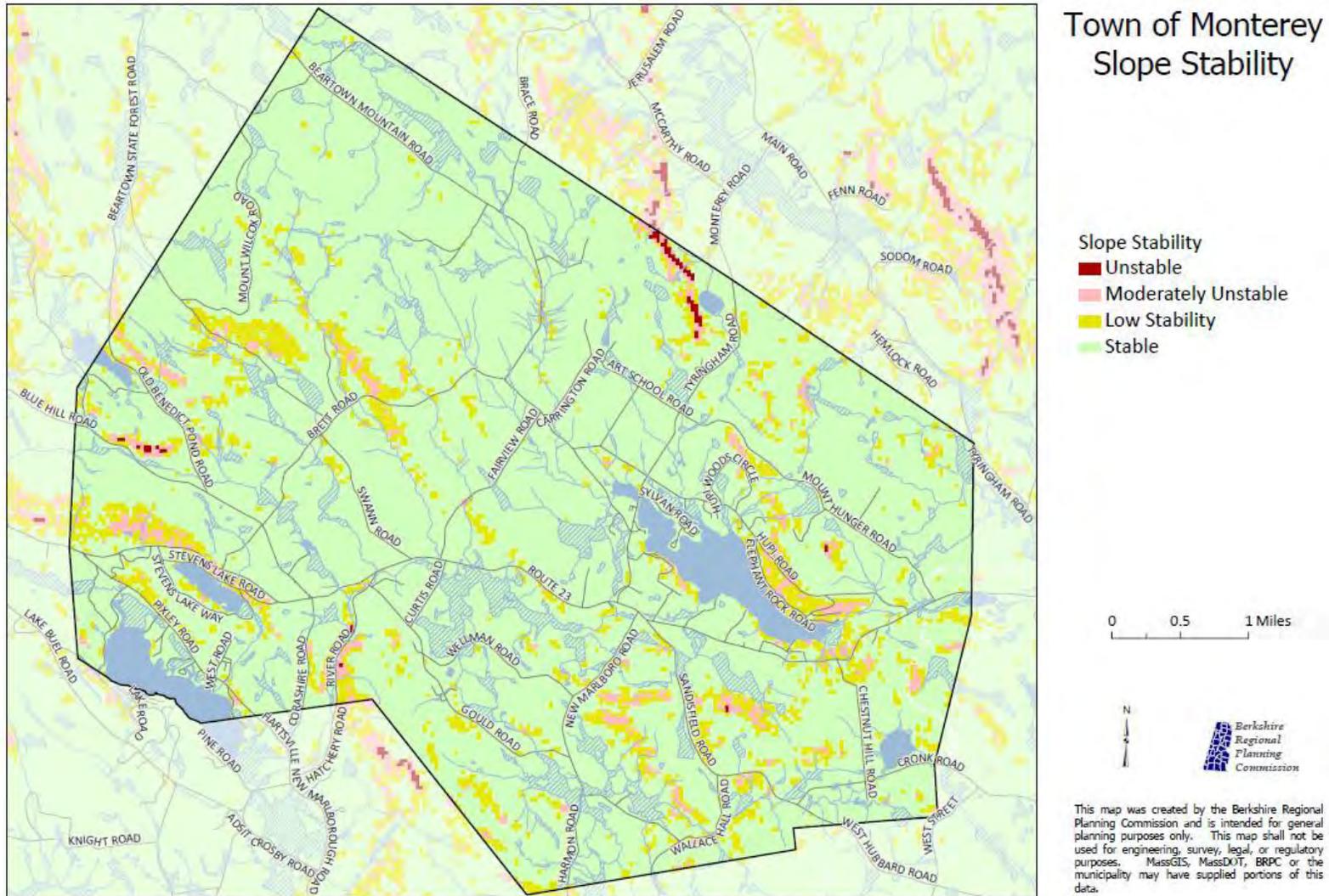
### **Geographic Areas Likely Impacted**

Although specific landslide events cannot be predicted, a slope stability map shows where slope movements are most likely to occur after periods of high-intensity rainfall. Unstable areas are located throughout the Commonwealth. However, the highest prevalence of unstable slopes is generally found in the western portion of the Commonwealth, including the area around Mount Greylock and the nearby portion of the Deerfield River, the U.S. Highway 20 corridor near Chester, as well as the main branches of the Westfield River (MEMA & EOEEA, 2018). Figure 3.17 shows the area in Monterey that are at risk of landslide.

Landslides associated with slope saturation occur predominantly in areas with steep slopes underlain by glacial till or bedrock. Bedrock is relatively impermeable relative to the unconsolidated material that overlies it. Similarly, glacial till is less permeable than the soil that forms above it. Thus, there is a permeability contrast between the overlying soil and the underlying, and less permeable, unweathered till and/or bedrock. Water accumulates on this less permeable layer, increasing the pore pressure at the interface. This interface becomes a plane of weakness. If conditions are favorable, failure will occur (Mabee, 2010 as cited in MEMA & EOEEA, 2018). Occasionally, landslides occur as a result of geologic conditions and/or slope saturation. Adverse geologic conditions exist wherever there are lacustrine or marine clays, as clays have relatively low strength. These clays often formed in the deepest parts of the glacial lakes that existed in Massachusetts following the last glaciation. Landslides can also be caused by external forces, including both undercutting (due to flooding) and construction. Construction-related failures occur predominantly in road cuts excavated into glacial till where topsoil has been placed on top of the till. Examples can be found along the Massachusetts Turnpike. Other construction-related failures occur in utility

trenches excavated in materials that have very low cohesive strength and an associated high-water table (usually within a few feet of the surface). This situation occurs in sandy deposits with very few fine sediments and can occur in any part of the Commonwealth (MEMA & EOEEA, 2018).

**Figure 3.17: Town of Monterey Slope Stability Map**



## Historic Data

Historical landslide data for the Commonwealth suggests that most landslides are preceded by 2 or more months of higher than normal precipitation, followed by a single, high-intensity rainfall of several inches or more (Mabee and Duncan, 2013). This precipitation can cause slopes to become saturated. In Massachusetts, landslides tend to be more isolated in size and pose threats to high traffic roads and structures that support tourism, and general transportation. Landslides commonly occur shortly after other major natural disasters, such as earthquakes and floods, which can exacerbate relief and reconstruction efforts. Many landslide events may have occurred in remote areas, causing their existence or impact to go unnoticed. Expanded development and other land uses may contribute to the increased number of landslide incidences and/or the increased number of reported events in the recent record (MEMA & EOEEA, 2018).

The most severe landslide to occur in the Berkshire region occurred along Route 2 in Savoy during Tropical Storm Irene in 2011. The slide was 900 feet long, approximately 1.5 acres, with an average slope angle is 28 to 33°. The elevation difference from the top of the slide to the bottom was 460 feet, with an estimated volume of material moved being 5,000 cubic yards. Only the top 2 to 4 feet of soil material was displaced (BRPC, 2012).

## Vulnerability Assessment

### People

Populations who rely on potentially impacted roads for vital transportation needs are considered to be particularly vulnerable to this hazard. The number of lives endangered by the landslide hazard is increasing due to the state's growing population and the fact that many homes are built on property atop or below bluffs or on steep slopes subject to mass movement. People in landslide hazard zones are exposed to the risk of dying during a large-scale landslide; however, damage to infrastructure that impedes emergency access and access to health care is the largest health impact associated with this hazard. Mass movement events in the vicinity of major roads could deposit many tons of sediment and debris on top of the road. Restoring vehicular access is often a lengthy and expensive process. Additionally, landslides can result in injury and loss of life. Landslides can impact access to power and clean water and increase exposure to vector-borne diseases.

## **Built Environment**

In the Town of Monterey, 46 buildings are located within areas identified as unstable or moderately unstable slopes. Many of these are clustered around Lake Buel and Stevens Lake. Loss of these buildings could impact the local tax base and economy.

Landslides can result in direct losses as well as indirect socioeconomic losses related to damaged infrastructure. Infrastructure located within areas shown as unstable on the Slope Stability Map should be considered to be exposed to the landslide hazard. Highly vulnerable areas include mountain roads and transportation infrastructure, both because of their exposure to this hazard and the fact that there may be limited transportation alternatives if this infrastructure becomes unusable. Mass movements can knock out bridge abutments or significantly weaken the soil supporting them, making them hazardous for use. Access to major roads is crucial to life safety after a disaster event and to response and recovery operations. The ability of emergency responders to reach people and property impacted by landslides can be impaired by roads that have been buried or washed out by landslides. The instability of areas where landslides have occurred can also limit the ability of emergency responders to reach survivors.

The energy sector is vulnerable to damaged infrastructure associated with landslides. Transmission lines are generally elevated above steep slopes, but the towers supporting them can be subject to landslides. A landslide may cause a tower to collapse, bringing down the lines and causing a transmission fault. Transmission faults can cause extended and broad area outages (MEMA & EOEEA, 2018).

Surface water bodies may become directly or indirectly contaminated by landslides. Landslides can reduce the flow of streams and rivers, which can result in upstream flooding and reduced downstream flow. This may impact the availability of drinking water (MEMA & EOEEA, 2018).

## **Natural Environment**

Landslides can affect a number of different facets of the environment, including the landscape itself, water quality, and habitat health. Following a landslide, soil and organic materials may enter streams, reducing the potability of the water and the quality of the aquatic habitat. Additionally, mass movements of sediment may result in the stripping of forests, which in turn impacts the habitat quality of the animals that live in those forests (Geertsema and Vaugeouis, 2008 as cited in MEMA & EOEEA, 2018). Flora in the area may struggle to re-establish following a significant landslide because of a lack of topsoil.

## **Economy**

Direct costs of landslide include the actual damage sustained by buildings, property, and infrastructure. Indirect costs, such as clean-up costs, business interruption, loss of tax revenues, reduced property values, and loss of productivity are difficult to measure. Additionally, ground failure threatens

transportation corridors, fuel and energy conduits, and communication lines (USGS, 2003 as cited in MEMA & EOEEA, 2018). Landslides that affect farmland can result in significant loss of livelihood and long-term loss of productivity. Forests can also be significantly impacted by landslides.

### **Future Conditions**

Increased precipitation, severe weather events and other effects of climate change affecting Monterey may lead to a higher likelihood for landslides as soil and vegetative cover are impacted. Overall Monterey is at low risk of landslide, however further development of unstable slopes could prove to be detrimental.

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## Wildfires

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### Hazard Profile

A wildfire can be defined as any non-structure fire that occurs in vegetative wildland that contains grass, shrub, leaf litter, and forested tree fuels. Wildfires in Massachusetts are caused by natural events, human activity, or prescribed fire. Wildfires often begin unnoticed but spread quickly, igniting brush, trees, and potentially homes (MEMA & EOEEA, 2018).

#### **Likely severity**

The Monterey Fire Department provides fire protection to the Town. And, like all Berkshire County communities, the Town of Monterey also relies on its neighbors for mutual aid, in the event of a larger fire, as needed. In the event of a significant forest fire, MA DCR's Bureau of Forest Fire Control and Forestry located in Amherst, would also become involved. The travel time to Monterey for those additional services could allow the fire to grow in severity.

The “wildfire behavior triangle” reflects how three primary factors influence wildfire behavior: fuel, topography, and weather. Each point of the triangle represents one of the three factors, and arrows along the sides represent the interplay between the factors. For example, drier and warmer weather with low relative humidity combined with dense fuel loads and steeper slopes can result in dangerous to extreme fire behavior. How a fire behaves primarily depends on the characteristics of available fuel, weather conditions, and terrain.

#### Fuel:

- Lighter fuels such as grasses, leaves, and needles quickly expel moisture and burn rapidly, while heavier fuels such as tree branches, logs, and trunks take longer to warm and ignite.
- Snags and hazard trees, especially those that are diseased or dying, become receptive to ignition when influenced by environmental factors such as drought, low humidity, and warm temperatures.

### Weather:

- Strong winds, especially wind events that persist for long periods or ones with significant sustained wind speeds, can exacerbate extreme fire conditions or accelerate the spread of wildfire.
- Dry spring and summer conditions, or drought at any point of the year, increases fire risk. Similarly, the passage of a dry, cold front through the region can result in sudden wind speed increases and changes in wind direction.
- Thunderstorms in Massachusetts are usually accompanied by rainfall; however, during periods of drought, lightning from thunderstorm cells can result in fire ignition. Thunderstorms with little or no rainfall are rare in New England but have occurred.

### Terrain:

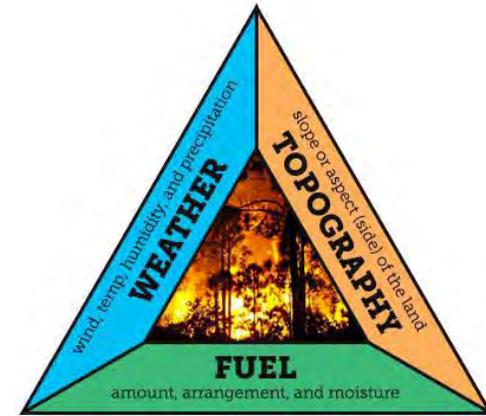
- Topography of a region or a local area influences the amount and moisture of fuel.
- Barriers such as highways and lakes can affect the spread of fire.
- Elevation and slope of landforms can influence fire behavior because fire spreads more easily uphill compared to downhill.

### Probability

It is difficult to predict the likelihood of wildfires because a number of factors affect fire potential and because some conditions (e.g., ongoing land use development patterns, location, and fuel sources) exert variable pressures on the wildland-urban interface zone. However, based on the frequency of past occurrences, it can be anticipated that at least one notable wildfire will occur in the Commonwealth each year, narrowing the probably that Monterey will be affected. Brush fires caused by residents are frequent, and local fire departments are practiced with these types of incidents.

### Geographic Areas Likely Impacted

Most of the land in Monterey is vulnerable to wildfire, due to the amount of forest cover. While the risk of fire is relatively low for the Town of Monterey compared to the Commonwealth, there is some hazard still posed by wildfire. Figure 3.18 shows the results of a geospatial analysis of fire risk by the Northeast Wildfire Risk Assessment Geospatial Work Group.

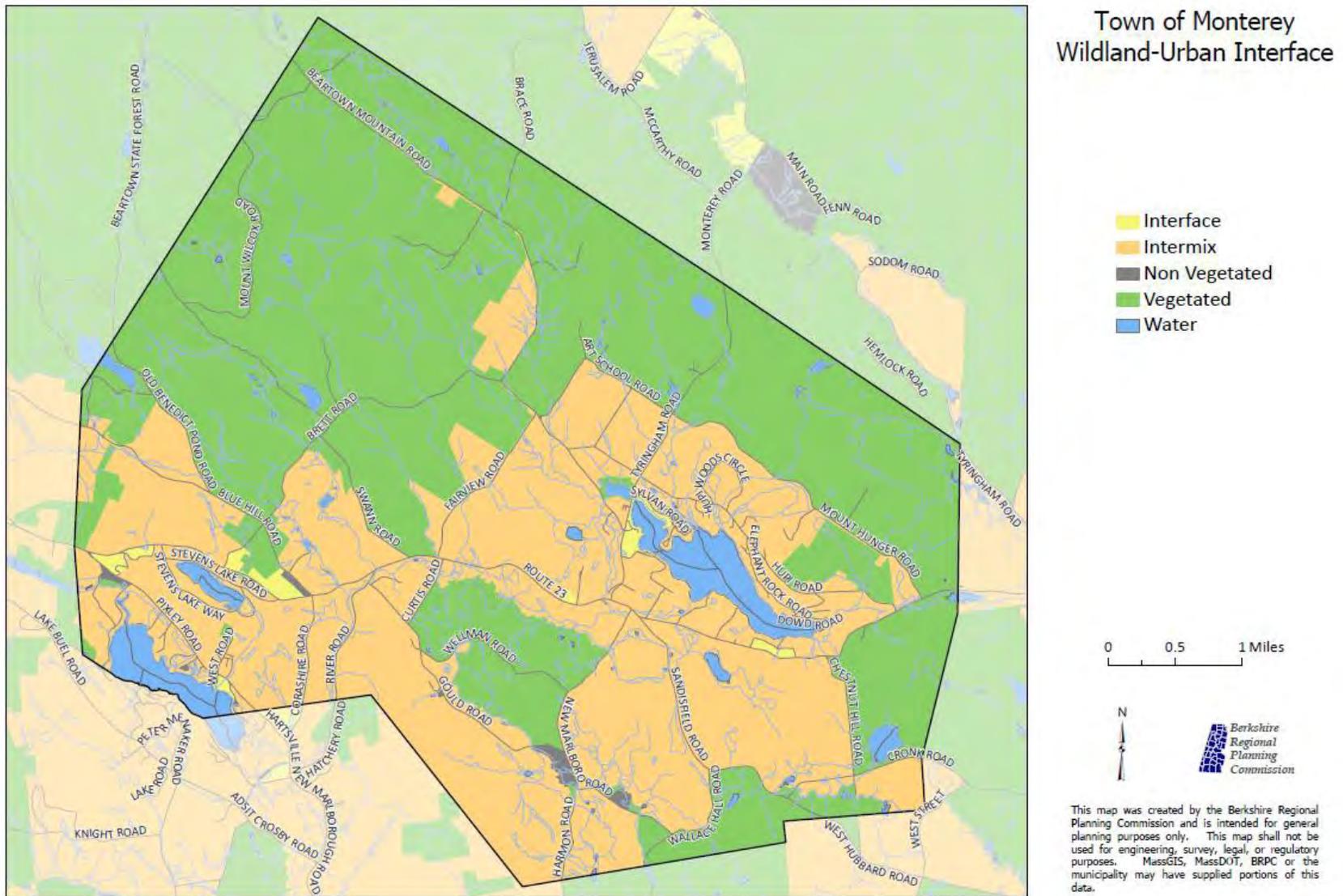


### Fire Behavior Triangle

Source:

<https://learn.weatherstem.com/modules/learn/lessons/121/12.html>

Figure 3.18: Monterey Wild-Urban Interface

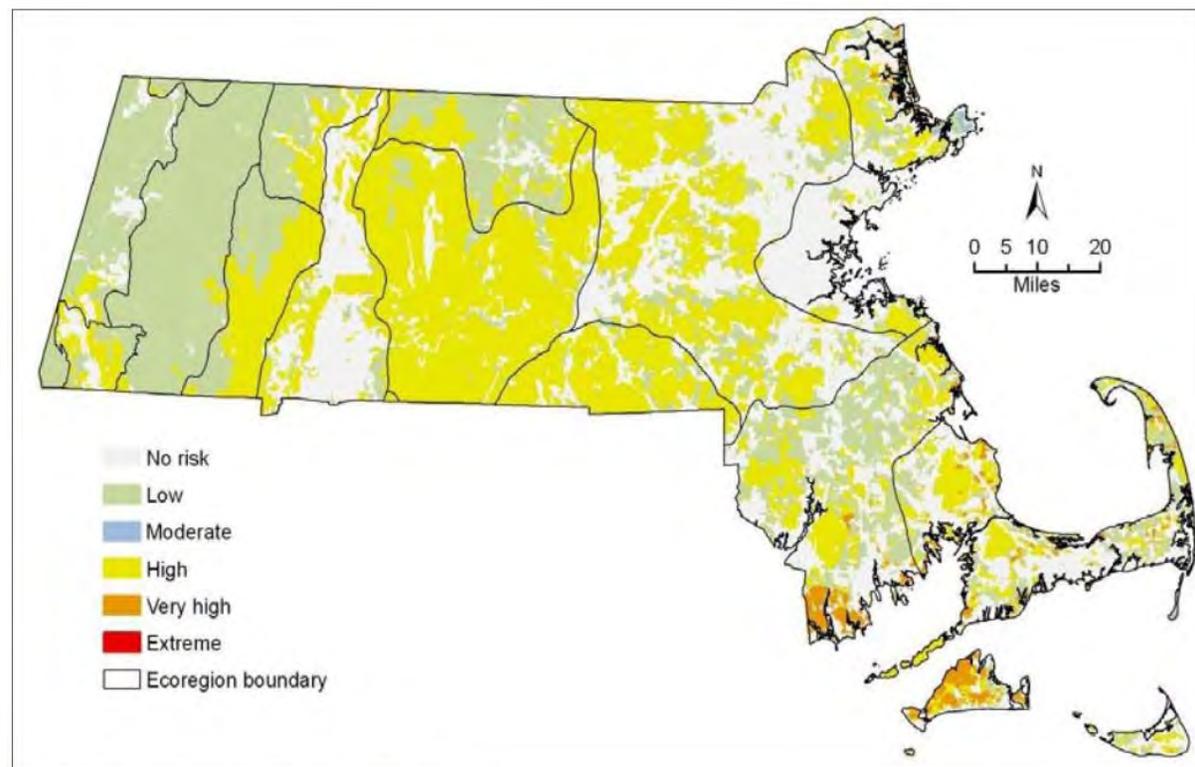


## Historic Data

The wildfire season in Massachusetts usually begins in late March and typically culminates in early June, corresponding with the driest live fuel moisture periods of the year. April is historically the month in which wildfire danger is the highest. Drought, snowpack level, and local weather conditions can impact the length of the fire season (MEMA & EOEEA, 2018).

Based on the DCR Bureau of Forest Fire Control and Forestry records, in 1911, more than 34 acres were burned on average during each wildfire statewide. Since then, that figure has been reduced to 1.17 acres burned annually statewide (MEMA, 2013). According to the Massachusetts Fire Incident Reporting System, wildfires reported to DCR in the past five years are generally trending downward. According to this system there were 901 fire incidents, combined urban and wildland, in Berkshire County during the years 2007-2016, and of these 411 (46% of total) occurred in the City of Pittsfield, the urban center of the region. This same data reports that a total of 832 acres were burned in the county during those 10 years, 631 (76%)

FIGURE 3.18: WILDFIRE RISK AREAS FOR THE COMMONWEALTH OF MASSACHUSETTS



Source: Northeast Wildfire Risk Assessment Geospatial Work Group, 2009

of which are reported as acres of wildland burned. This indicates that over this 10-year span an average of 63 acres of wildland burned annually in Berkshire County. Of the 901 incidents, only 12 burned more than 10 acres and two of these burned more than 100 acres. It should be noted that during this same time period there were two large wildland fires in the county: 168 acres in Lanesborough in 2008 and 272 acres in Clarksburg near the Williamstown border in 2015. If these incidents were considered statistic outliers and removed from the data, the average totaled burned acres during 2007-2016 would be 39 and the average wildland acres burned would be 19. Berkshire County fire officials respond rapidly through mutual aid and through a coordinated effort with the DCR.

## Vulnerability Assessment

### **People**

As demonstrated by historical wildfire events, potential losses from wildfire include human health and the lives of residents and responders. The analysis of populations within interface or intermix areas (where buildings intermingle with forest) is not useful for Monterey because of low population density. Instead, it can be assumed that the entire population of Monterey is vulnerable to wildfire due to the fact that all homes are surrounded by forest. All individuals whose homes or workplaces are located in wildfire hazard zones are exposed to this hazard, as wildfire behavior can be unpredictable and dynamic. However, the most vulnerable members of this population are those who would be unable to evacuate quickly, including those over the age of 65, households with young children under the age of 5, people with mobility limitations, and people with low socioeconomic status. Landowners with pets or livestock may face additional challenges in evacuating if they cannot easily transport their animals. Outside of the area of immediate impact, sensitive populations, such as those with compromised immune systems or cardiovascular or respiratory diseases, can suffer health impacts from smoke inhalation. Individuals with asthma are more vulnerable to the poor air quality associated with wildfire. Finally, firefighters and first responders are vulnerable to this hazard if they are deployed to fight a fire in an area they would not otherwise be in.

Smoke and air pollution from wildfires can be a severe health hazard. Smoke generated by wildfire consists of visible and invisible emissions containing particulate matter (soot, tar, and minerals), gases (water vapor, carbon monoxide, carbon dioxide (CO<sub>2</sub>), and nitrogen oxides), and toxics (formaldehyde and benzene). Emissions from wildfires depend on the type of fuel, the moisture content of the fuel, the efficiency (or temperature) of combustion, and the weather. Other public health impacts associated with wildfire include difficulty in breathing, reactions to odor, and reduction in visibility. Due to the high prevalence of asthma in Massachusetts, there is a high incidence of emergency department visits when respiratory irritants like smoke envelop an area. Wildfires may also threaten the health and safety of those fighting the fires. First responders are exposed to dangers from the initial incident and the aftereffects of smoke inhalation and heat-related illness.

### **Built Environment**

All buildings, municipal, residential, ancillary and utility are vulnerable to wildfire. Communications and electrical systems would be cut off by wildfire if it affected a portion of the system. Drinking water for Monterey would also be at risk of contamination. Most roads would be without damage except in the worst scenarios. However, fires can create conditions that block or prevent access, and can isolate residents and emergency service providers. The wildfire hazard typically does not have a major direct impact on bridges, but wildfires can create conditions in which bridges are obstructed (MEMA & EOEEA, 2018).

## **Natural environment**

Fire is a natural part of many ecosystems and serves important ecological purposes, including facilitating the nutrient cycling from dead and decaying matter, removing diseased plants and pests, and regenerating seeds or stimulating germination of certain plants. However, many wildfires, particularly man-made wildfires, can also have significant negative impacts on the environment. In addition to direct mortality, wildfires and the ash they generate can distort the flow of nutrients through an ecosystem, reducing the biodiversity that can be supported. Frequent wildfires can eradicate native plant species and encourage the growth of fire-resistant invasive species. Some of these invasive species are highly flammable; therefore, their establishment in an area increases the risk of future wildfires. There are other possible feedback loops associated with this hazard. For example, every wildfire contributes to atmospheric CO<sub>2</sub> accumulation, thereby contributing to global warming and increasing the probability of future wildfires (as well as other hazards). There are also risks related to hazardous material releases during a wildfire. During wildfires, containers storing hazardous materials could rupture due to excessive heat and act as fuel for the fire, causing rapid spreading of the wildfire and escalating it to unmanageable levels. In addition, these materials could leak into surrounding areas, saturating soils and seeping into surface waters to cause severe and lasting environmental damage (MEMA & EOEEA, 2018).

## **Economy**

Wildfire events can have major economic impacts on a community, both from the initial loss of structures and the subsequent loss of revenue from destroyed businesses and a decrease in tourism. Individuals and families also face economic risk if their home is impacted by wildfire. The exposure of homes to this hazard is widespread. Additionally, wildfires can require thousands of taxpayer dollars in fire response efforts and can involve hundreds of operating hours on fire apparatus and thousands of man-hours from volunteer firefighters. There are also many direct and indirect costs to local businesses that excuse volunteers from work to fight these fires (MEMA & EOEEA, 2018).

## **Future Conditions**

While climate change is unlikely to change topography, it can alter the weather and fuel factors of wildfires. Climate scenarios project summer temperature increases between 3°F and 9°F and precipitation increases of up to 5 inches (Northeast Climate Science Center, 2018). Hot dry spells create the highest fire risk, due to decreased soil moisture and increased evaporation and evapotranspiration. While in general annual precipitation has slightly increased in Massachusetts in the past decades, the timing of snow and rainfall is changing. Less snowfall can lead to drier soils earlier in the spring and possible drought conditions in summer. More of our rain is falling in downpours, with higher rates of runoff and less soil infiltration. Such conditions would exacerbate summer drought and further promote high elevation wildfires where soil depths are generally thin. Climate change also

may increase winds that spread fires. Faster fires are harder to contain, and thus are more likely to expand into residential neighborhoods (MEMA, 2013).

- Without an increase in summer precipitation (greater than any predicted by climate models), future areas burned is very likely to increase.
- Infestation from insects is also a concern as it may affect forest health. Potential insect populations may increase with warmer temperatures and infested trees may increase fuel amount.
- Tree species composition will change as species respond uniquely to a changing climate.
- Wildfires cause both short-term and long-term losses. Short-term losses can include destruction of timber, wildlife habitat, scenic vistas, and watersheds. Long-term effects include smaller timber harvests, reduced access to affected recreational areas, and the destruction of cultural and economic resources and community infrastructure. (MEMA, 2013)

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## *Hurricanes/Tropical Storms*

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### Hazard Profile

#### **Likely Severity**

Tropical cyclones (tropical depressions, tropical storms, and hurricanes) form over the warm, moist waters of the Atlantic Ocean, Caribbean Sea, and Gulf of Mexico:

- A tropical depression is declared when there is a low-pressure center in the tropics with sustained winds of 25 to 33 mph.
- A tropical storm is a named event defined as having sustained winds from 34 to 73 mph.
- If sustained winds reach 74 mph or greater, the storm becomes a hurricane. The Saffir-Simpson scale ranks hurricanes based on sustained wind speeds—from Category 1 (74 to 95 mph) to Category 5 (156 mph or more). Category 3, 4, and 5 hurricanes are considered “major” hurricanes. Hurricanes are categorized based on sustained winds; wind gusts associated with hurricanes may exceed the sustained winds and cause more severe localized damage (NOAA, n.d.[b]).

When water temperatures are at least 80°F, hurricanes can grow and thrive, generating enormous amounts of energy, which is released in the form of numerous thunderstorms, flooding, rainfall, and very damaging winds. The damaging winds help create a dangerous storm surge in which the water rises above the normal astronomical tide. In the lower latitudes, hurricanes tend to move from east to west. However, when a storm drifts further north, the westerly flow at the mid-latitudes tends to cause the storm to curve toward the north and east. When this occurs, the storm may accelerate its forward speed. This is one of the reasons why some of the strongest hurricanes of record have reached New England (MEMA & EOEEA, 2018).

The severity of a hurricane is categorized by the Saffir-Simpson Hurricane Scale. This scale categorizes or rates hurricanes from 1 (Minimal) to 5 (Catastrophic) based on their intensity. This is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale. In Berkshire County flooding tends to be the impact of greatest concern because hurricane-force winds here occur less often. Historical data show that most tropical storms and hurricanes that hit landfall in New England are seldom of hurricane force, and of those most are a category 1 hurricane. The category hurricanes that stand out are those from 1938 and 1954 (BRPC, 2012).

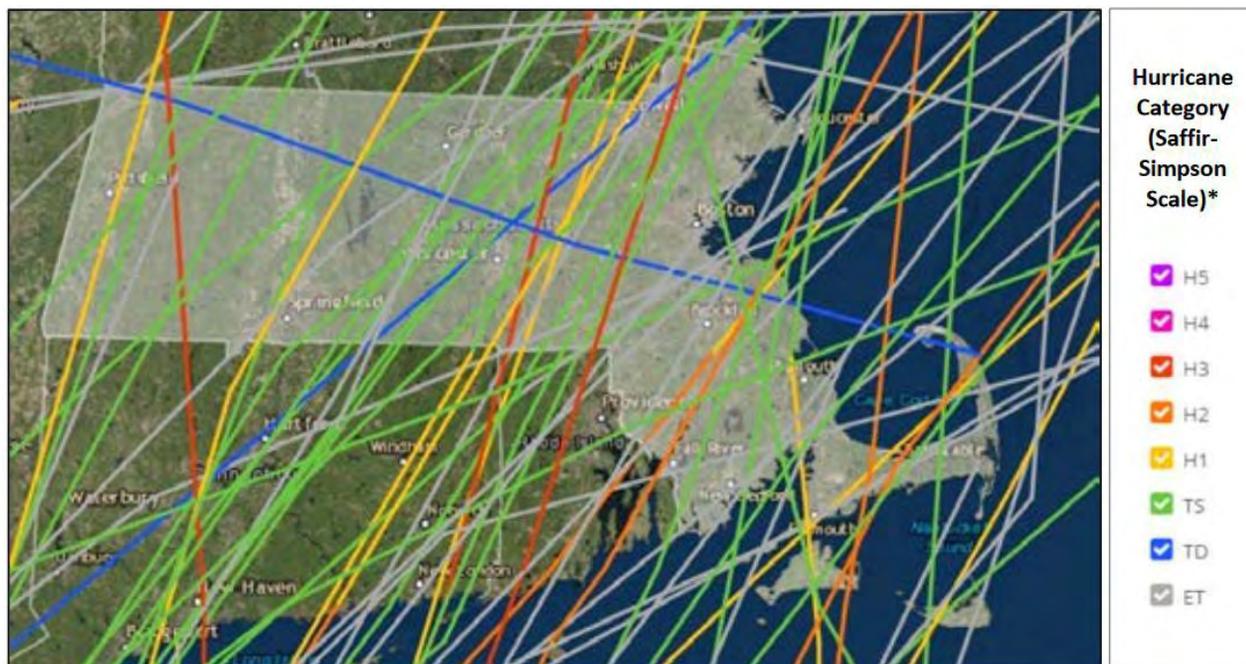
## Probability

Based on past reported hurricane and tropical storm data, the region can expect a tropical depression, storm or hurricane to cross the region every 14.5 years. However, the community may also be impacted by a tropical event whose path is outside of the region every 0.75 years. Based on past storm events and given that the center of the county is approximately 85 miles to the Long Island Sound and 115 miles to Boston Harbor, the Berkshires will continue to be impacted by hurricanes and tropical storms.

The NOAA Hurricane Research Division published a map showing the chance that a tropical storm or hurricane (of any intensity) will affect a given area during the hurricane season (June to November). This analysis was based on historical data from 1944 to 1999. Based on this analysis, the community has a 20-40% chance of a tropical storm or hurricane affecting the area each year (MEMA, 2013).

The official hurricane season runs from June 1 to November 30. In New England, these storms are most likely to occur in August, September, and the first half of October. This is due in large part to the fact that it takes a considerable amount of time for the waters south of Long Island to warm to the temperature necessary to sustain the storms this far north. Also, as the region progresses into the fall months, the upper-level jet stream has more dips, meaning that the steering winds might flow from the Great Lakes southward to the Gulf States and then back northward up the eastern seaboard. This pattern would be conducive for capturing a tropical system over the Bahamas and accelerating it northward.

**Figure 3.19: Historical Hurricane Paths within 65 miles of Massachusetts**



Source: NOAA, n.d. as cited in MEMA & EOEEA, 2018 (\*TS= Tropical Storm, TD = Tropical Depression)

### Geographic Areas Likely Impacted

The entire Commonwealth is vulnerable to hurricanes and tropical storms, depending on each storm’s track. The coastal areas are more susceptible to damage due to the combination of both high winds and tidal surge, as depicted on the Sea, Lake, and Overland Surges from Hurricanes (SLOSH) maps. Inland areas, especially those in floodplains, are also at risk for flooding from heavy rain and wind damage. The majority of the damage following hurricanes and tropical storms often results from residual wind damage and inland flooding, as was demonstrated during recent tropical storms. Historic storm tracks can be seen in the NOAA graphic, figure 3.18. The graphic shows tracks that have cut through Monterey.

### Historic Data

The National Oceanic and Atmospheric Administration (NOAA) has been keeping records of hurricanes since 1842 (see Table 3.9). From 1842 to 2018, there have been five (5) Tropical Depressions, five (5) Tropical Storms, one (1) Category 1 Hurricane and one (1) Category 2 Hurricane that passed directly through Berkshire County. The Great Hurricane of 1938 remains one of the most memorable historic storms, with almost seven inches of rain falling over a three-day period. The flooding from the Hoosic River caused severe damages in the northern Berkshire communities of Adams and North Adams. According to an iBerkshires article highlighting the damages, two deaths occurred, many other people were injured, and 300 people were left homeless. The West Shaft Road bridge in North Adams was lost, as was the Wally Bridge in Williamstown. The damages from this storm, following devastating flooding and damages from events in 1901, 1922, 1927 and 1936, and combined with that from a severe rain event in 1948, led to the construction of the flood control chutes on the Hoosic River in Adams and North Adams.

Hurricane Gloria caused extensive damage along the east coast of the U.S. and heavy rains and flooding in western Massachusetts in 1985. This event resulted in a federal disaster declaration (FEMA DR-751). In October 2005 the remnants of Tropical Storm Tammy followed by a subtropical depression produced significant rain and flooding across western Massachusetts. It was reported that between nine and 11 inches of rain fell. The heavy rainfall washed out many roads in Hampshire and Franklin Counties. The Green River flooded a

**Table 3.9: Berkshire County Tropical Depressions, Storms, and Hurricanes**

Name	Category	Date
Not Named	Tropical Depression	8/17/1867
Unnamed	Tropical Storm	9/19/1876
Unnamed	Tropical Depression	10/24/1878
Unnamed	Category 1 Hurricane	8/24/1893
Unnamed	Tropical Storm	8/29/1893
Unnamed	Tropical Depression	11/1/1899
Unnamed	Tropical Depression	9/30/1924
Unnamed	Category 2 Hurricane	9/21/1938
Able	Tropical Storm	9/1/1952
Gracie	Tropical Depression	10/1/1959
Doria	Tropical Storm	8/28/1971
Irene	Tropical Storm	8/28/2011

mobile home park in Greenfield, with at least 70 people left homeless. Following these events, the mobile home park was demolished, and the site was turned into a town park. Localized flooding in Berkshire County was widespread, with several road washouts. This series of storms resulted in a federal disaster declaration (FEMA DR-1614) and Massachusetts received over \$13 million in individual and public assistance. (MEMA, 2013)

Tropical Storm Irene (August 27-29, 2011) produced significant amounts of rain, storm surge, inland and coastal flooding, and wind damage across southern New England and much of the east coast of the U.S. In Massachusetts, rainfall totals ranged between 0.03 inches (Nantucket Memorial Airport) to 9.92 inches (Conway, MA). Wind speeds in Massachusetts ranged between 46 and 67 mph. These heavy rains caused flooding throughout the Commonwealth and a presidential disaster was declared (FEMA DR-4028). The Commonwealth received over \$31 million in individual and public assistance from FEMA. (MEMA, 2013)

Locally, TS Irene (DR-4028-MA) is the most memorable storm event in recent history due to the flooding that occurred in northern Berkshire and Franklin Counties in Massachusetts, and in southern Vermont. In Williamstown 225 mobile home households, many elderly and low income, permanently lost their homes in the Spruces Mobile Home Park. Extensive flooding in the Deerfield River watershed caused, among other damages, the closing of Route 2 in Florida/Charlemont (due to collapse of the road and a landslide) and damages to structures in Shelburne Falls.

## Vulnerability Assessment

### People

High winds from tropical storms and hurricanes can knock down trees, limbs and electric lines, can damage buildings, and send debris flying, leading to injury or loss of life. Economically distressed, elderly and other vulnerable populations are most susceptible, based on several factors including their physical and financial ability to react or respond during a hazard and the location and construction quality of their housing. Populations that live or work in proximity to facilities that use or store toxic substances are at greater risk of exposure to these substances during a flood event such as near the town garage, or transfer station.

The most vulnerable include people with low socioeconomic status, people over the age of 65, people with medical needs, and those with low English language fluency. For example, people with low socioeconomic status are likely to consider the economic impacts of evacuation when deciding whether to evacuate. Individuals with medical needs may have trouble evacuating without assistance and difficulty in accessing needed medical care while displaced. Those who have low English language fluency may not receive or understand the warnings to evacuate. Findings reveal that human behavior contributes to flood fatality occurrences. For example, people between the ages of 10 and 29 and over 60 years of age are found to be more

vulnerable to floods. During and after an event, rescue workers and utility workers are vulnerable to impacts from high water, swift currents, rescues, and submerged debris. Vulnerable populations may also be less likely to have adequate resources to recover from the loss of their homes and jobs or to relocate from a damaged neighborhood (MEMA & EOEEA, 2018).

### **Built Environment**

Hurricanes and tropical storms can destroy homes with wind, flooding, or even fire that results from the destructive forces of the storm. Critical facilities are mostly impacted during a hurricane by flooding, and these impacts are discussed in the flooding section of this plan. Wind-related damages from downed trees, limbs, electricity lines and communications systems would be at risk during high winds. Local and state-owned police and fire stations, other public safety buildings, and facilities that serve as emergency operation centers may experience direct loss (damage) during a hurricane or tropical storm. Emergency responders may also be exposed to hazardous situations when responding to calls. Road blockages caused by downed trees may impair travel.

Heavy rains can lead to contamination of well water and can release contaminants from septic systems (DPH, 2014 as cited in MEMA & EOEEA, 2018). Additionally, hurricanes and tropical storms often result in power outages and contact with damaged power lines during and after a storm, which may result in electrocution.

### **Natural Environment**

The environmental impacts of hurricanes and tropical storms are similar to those described for other hazards, including inland flooding, severe winter storms and other severe weather events. As the storm is occurring, flooding may disrupt normal ecosystem function and wind may fell trees and other vegetation. Additionally, wind-borne or waterborne detritus can cause mortality to animals if they are struck or transported to a non-suitable habitat. In the longer term, impacts to natural resources and the environment as a result of hurricanes and tropical storms are generally related to changes in the physical structure of ecosystems. For example, flooding may cause scour in riverbeds, modifying the river ecosystem and depositing the scoured sediment in another location. Similarly, trees that fall during the storm may represent lost habitat for local species, or they may decompose and provide nutrients for the growth of new vegetation. If the storm spreads pollutants into natural ecosystems, contamination can disrupt food and water supplies, causing widespread and long-term population impacts on species in the area.

## **Economy**

Hurricane/tropical storm events can greatly impact the economy, including loss of business function, damage to inventory, relocation costs, wage loss, and rental loss due to the repair/replacement of buildings. Due to the wind and water damage, and transportation issues that result, the impact to the economy can potentially be very high.

## **Future conditions**

The Northeast has been experiencing more frequent days with temperatures above 90°F, increasing sea surface temperatures and sea levels, changes in precipitation patterns and amounts, and alterations in hydrological patterns. According to the Massachusetts Climate Change Adaptation Report, large storm events are becoming more frequent. Although there is still some level of uncertainty, research indicates the warming climate may double the frequency of Category 4 and 5 hurricanes by the end of the century and decrease the frequency of less severe hurricane events. More frequent and intense storm events will cause an increase in damage to the built environment and could have devastating effects on the economy and environment. As stated earlier, cooler water temperatures along the Northeast Atlantic Ocean help to temper the strength of tropical storms, but if the ocean continues to warm, this tempering force could be lessened, leading to greater intensity of storms that make landfall in New England.

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## *Other Severe Weather*

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### Hazard Profile

Other severe weather captures the natural hazardous events that occur outside of notable storm events, but still can cause significant damages. For the purposes of Monterey's HMP, these events include high winds and thunderstorms. The Town of Monterey has experienced numerous thunderstorms and high wind events including microbursts. Wind is air in motion relative to the surface of the earth. A thunderstorm is a storm originating in a cumulonimbus cloud. Cumulonimbus clouds produce lightning, which locally heats the air to 50,000 degrees Celsius, which in turn produces an audible shock wave, known as thunder. Frequently during thunderstorm events, heavy rain and gusty winds are present. Less frequently, hail is present, which can become very large in size. Tornadoes can also be generated during these events (MEMA & EOEEA, 2018).

#### **Likely Severity**

##### *HIGH WINDS*

Effects from high winds can include downed trees and/or power lines and damage to roofs, windows, and other structural components. High winds can cause scattered power outages. Massachusetts is susceptible to high winds from several types of weather events: before and after frontal systems, hurricanes and tropical storms, severe thunderstorms and tornadoes, and nor'easters. Sometimes, wind gusts of only 40 to 45 mph can cause scattered power outages from downed trees and wires. This is especially true after periods of prolonged drought or excessive rainfall, since both are situations that can weaken the root systems and make them more susceptible to the winds' effects. Winds measuring less than 30 mph are not considered to be hazardous under most circumstances. Wind speeds are measured using the Beaufort wind scale shown in table 3.10.

##### *THUNDERSTORMS*

A thunderstorm is classified as "severe" when it produces damaging wind gusts in excess of 58 mph (50 knots), hail that is 1 inch in diameter or larger (quarter size), or a tornado (NWS, 2013). The severity of thunderstorms can vary widely, from commonplace and short-term events to large-scale storms that result in direct damage and flooding. Widespread flooding is the most common characteristic that leads to a storm being declared a disaster. The severity of flooding varies widely based both on characteristics of the storm itself and the region in which it occurs. Lightning can occasionally also present a severe hazard (MEMA & EOEEA, 2018).

**Table 3.10: Beaufort Wind Scale – Effects**

Force	Wind (Knots)	WMO Classification	Appearance of Wind Effects On Land
0	Less than 1	Calm	Calm, smoke rises vertically
1	1-3	Light Air	Smoke drift indicates wind direction, still wind vanes
2	4-6	Light Breeze	Wind felt on face, leaves rustle, vanes begin to move
3	7-10	Gentle Breeze	Leaves and small twigs constantly moving, light flags extended
4	11-16	Moderate Breeze	Dust, leaves, and loose paper lifted, small tree branches move
5	17-21	Fresh Breeze	Small trees in leaf begin to sway
6	22-27	Strong Breeze	Larger tree branches moving, whistling in wires
7	28-33	Near Gale	Whole trees moving, resistance felt walking against wind
8	34-40	Gale	Twigs breaking off trees, generally impedes progress
9	41-47	Strong Gale	Slight structural damage occurs, slate blows off roofs
10	48-55	Storm	Seldom experienced on land, trees broken or uprooted, "considerable structural damage"
11	56-63	Violent Storm	
12	64+	Hurricane	

Source: NOAA Storm Prediction Center. Developed in 1805 by Sir Francis Beaufort

## Probability

### *HIGH WINDS*

Over the last 10 years (between January 1, 2008, and December 31, 2017), a total of 435 high wind events occurred in Massachusetts on 124 days, and an annual average of 43.5 events occurred per year. High winds are defined by NWS 10-1605 as sustained non-convective winds of 35 knots (40 mph) or greater lasting for 1 hour or longer, or gusts of 50 knots (58 mph) or greater for any duration (NCDC, 2018). However, many of these events may have occurred as a result of the same weather system, so this count may overestimate the frequency of this hazard. The probability of future high wind events is expected to increase as a result of climate projections for the state that suggest a greater occurrence of severe weather events in the future.

### THUNDERSTORMS

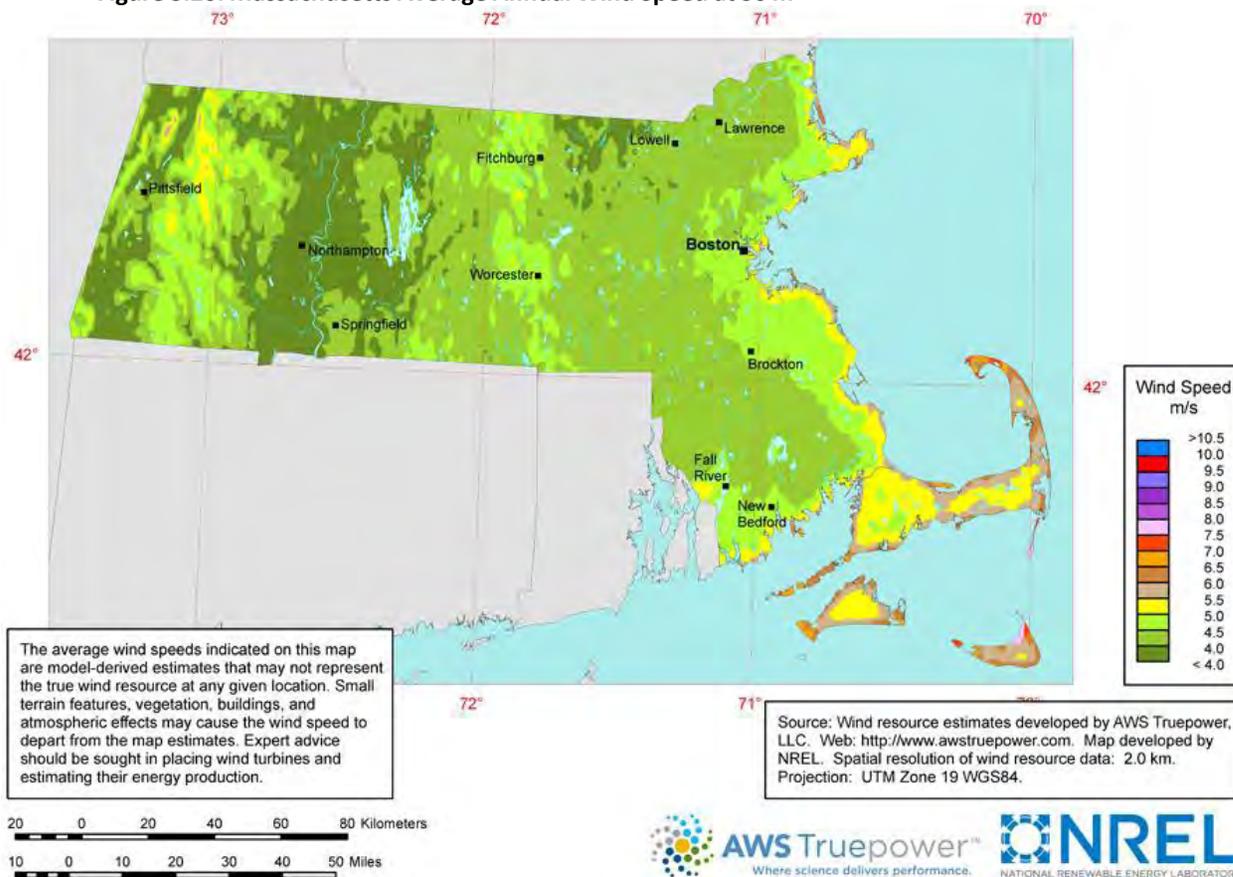
Three basic components are required for a thunderstorm to form: moisture, rising unstable air, and a lifting mechanism. The sun heats the surface of the earth, which warms the air above it. If this warm surface air is forced to rise—by hills or mountains, or areas where warm/cold or wet/dry air bump together causing a rising motion—it will continue to rise as long as it weighs less and stays warmer than the air around it. As the warm surface air rises, it transfers heat from the surface of the earth to the upper levels of the atmosphere (the process of convection). The water vapor it contains begins to cool, releasing the heat, and the vapor condenses into a cloud. The cloud eventually grows upward into areas where the temperature is below freezing. Some of the water vapor turns to ice, and some of it turns into water droplets. Both have electrical charges. When a sufficient charge builds up, the energy is discharged in a bolt of lightning, which causes the sound waves we hear as thunder. An average thunderstorm is 15 miles across and lasts 30 minutes; severe thunderstorms can be much larger and longer. Southern New England typically experiences 10 to 15 days per year with severe thunderstorms (MEMA & EOEAA, 2018).

### Geographic Areas Likely Impacted

#### HIGH WINDS

The entire Town of Monterey is vulnerable to high winds that can cause extensive damage. Relative to the rest of the Commonwealth and surrounding areas of Berkshire county, wind speeds on average are typically higher in Monterey as shown in figure 3.20. Some areas are more susceptible to wind than others.

Figure 3.20: Massachusetts Average Annual Wind Speed at 30 m



## THUNDERSTORMS

Even more so than high wind, thunderstorms have the potential of impacting all of Monterey. Microbursts can also occur anywhere associated with thunderstorms.

### Historic Data

It is difficult to define the number of other severe weather events experienced by Monterey each year. Figure 3.21 shows number of annual thunderstorm days across the United States. Massachusetts experiences 20 to 30 thunderstorm days each year.

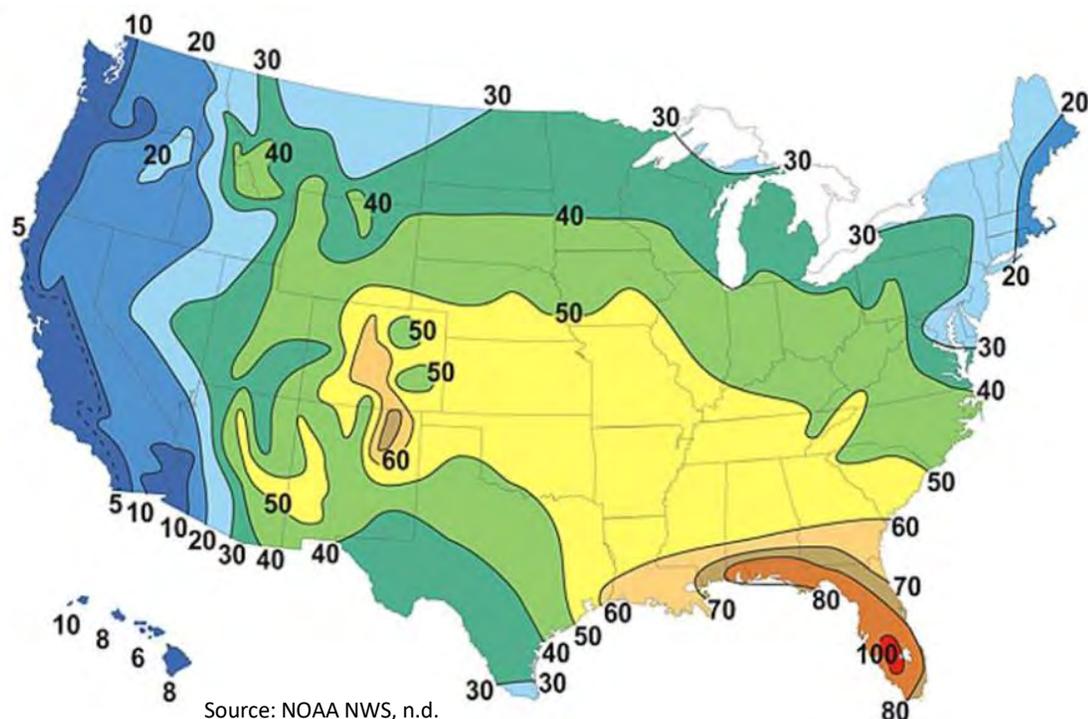
## Vulnerability Assessment

### People

The entire population of the Commonwealth is considered exposed to high-wind and thunderstorm events. Downed trees, damaged buildings, and debris carried by high winds can lead to injury or loss of life.

Socially vulnerable populations are most susceptible to severe weather based on a number of factors, including their physical and financial ability to react or respond during a hazard, and the location and construction quality of their housing. In general, vulnerable populations include people over the age of 65, the elderly living alone, people with low socioeconomic status, people with low English language fluency, people with limited mobility or a life-threatening illness, and people who lack transportation or are living in areas that are isolated from major roads. The isolation of these populations is a significant concern. Power outages can be life-threatening to those dependent on electricity for life support. Power outages may also result in

Figure 3.21: Annual Average Number of Thunderstorm Days in the U.S.



inappropriate use of combustion heaters, cooking appliances and generators in indoor or poorly ventilated areas, leading to increased risks of carbon monoxide poisoning. People who work or engage in recreation outdoors are also vulnerable to severe weather.

Both high winds and thunderstorms present potential safety impacts for individuals without access to shelter during these events. Extreme rainfall events can also affect raw water quality by increasing turbidity and bacteriological contaminants leading to gastrointestinal illness. Additionally, research has found that thunderstorms may cause the rate of emergency room visits for asthma to increase to 5 to 10 times the normal rate (Andrews, 2012). Much of this phenomenon is attributed to the stress and anxiety that many individuals, particularly children, experience during severe thunderstorms. The combination of wind, rain, and lightning from thunderstorms with pollen and mold spores can exacerbate asthma (UG, 2017). The rapidly falling air temperatures characteristic of a thunderstorm as well as the production of nitrogen oxide gas during lightning strikes have also both been correlated with asthma (SHMCAP, 2018).

### **Built Environment**

All elements of the built environment are exposed to severe weather events such as high winds and thunderstorms. Damage to buildings is dependent upon several factors, including wind speed, storm duration, path of the storm track, and building construction. According to the Hazus wind model, direct wind-induced damage (wind pressures and windborne debris) to buildings is dependent upon the performance of components and cladding, including the roof covering (shingles, tiles, membrane), roof sheathing (typically wood-frame construction only), windows, and doors, and is modeled as such. Structural wall failures can occur for masonry and wood-frame walls, and uplift of whole roof systems can occur due to failures at the roof/wall connections. Foundation failures (i.e., sliding, overturning, and uplift) can potentially take place in manufactured homes (MEMA & EOEEA, 2018).

The most common problem associated with severe weather is loss of utilities. Severe windstorms causing downed trees can create serious impacts on power and aboveground communication lines. High winds caused one of the 24 NERC-reported electric transmission outages between 1992 and 2009, resulting in disruption of service to 225,000 electric customers in the Commonwealth (DOE, n.d.). During this period, lightning caused nearly 25,000 disruptions (DOE, n.d.). Downed power lines can cause blackouts, leaving large areas isolated. Loss of electricity and phone connections would leave certain populations isolated because residents would be unable to call for assistance. Additionally, the loss of power can impact heating or cooling provision to citizens (including the young and elderly, who are particularly vulnerable to temperature-related health impacts). Utility infrastructure (power lines, gas lines, electrical systems) could suffer damage, and impacts can result in the loss of power, which can impact business operations. After an event, there is a risk of fire, electrocution, or an explosion.

Public safety facilities and equipment may experience a direct loss (damage) from high winds. Roads may become impassable due to flash or urban flooding, or due to landslides caused by heavy, prolonged rains. Impacts to transportation lifelines affect both short-term (e.g., evacuation activities)

and long-term (e.g., day-to-day commuting) transportation needs. The hail, wind, and flash flooding associated with thunderstorms and high winds can cause damage to water infrastructure. Flooding can overburden stormwater, drinking water, and wastewater systems. Water and sewer systems may not function if power is lost (MEMA & EOEEA, 2018).

### **Natural Environment**

As described under other hazards, such as hurricanes and nor'easters, high winds can defoliate forest canopies and cause structural changes within an ecosystem that can destabilize food webs and cause widespread repercussions. Direct damage to plant species can include uprooting or total destruction of trees and an increased threat of wildfire in areas of tree debris. High winds can also erode soils, which can damage both the ecosystem from which soil is removed as well as the system on which the sediment is ultimately deposited. Environmental impacts of extreme precipitation events are discussed in depth in Section 4.1.1 and often include soil erosion, the growth of excess fungus or bacteria, and direct impacts to wildlife. For example, research by the Butterfly Conservation Foundation shows that above-average rainfall events have prevented butterflies from successfully completing their mating rituals, causing population numbers to decline. Harmful algal blooms and associated neurotoxins can also be a secondary hazard of extreme precipitation events as well as heat. Public drinking water reservoirs may also be damaged by widespread winds uprooting watershed forests and creating serious water quality disturbances (MEMA & EOEEA, 2018).

### **Economy**

Agricultural losses due to lightning and the resulting fires can be extensive. Forestry species and agricultural crops, equipment, and infrastructure may be directly impacted by high winds. Trees are also vulnerable to lightning strikes.

According to the NOAA's Technical Paper on Lightning Fatalities, Injuries, and Damage Reports in the U.S. from 1959 to 1994, monetary losses for lightning events range from less than \$50 to greater than \$5 million (the larger losses are associated with forest fires, with homes destroyed, and with crop loss) (NOAA, 1997). Lightning can be responsible for damage to buildings; can cause electrical, forest and/or wildfires; and can damage infrastructure, such as power transmission lines and communication towers (MEMA & EOEEA, 2018).

### **Future Conditions**

Increased frequency of severe weather events in general is an effect of climate change, and thus we can expect to see more severe wind event and thunderstorms in Monterey in the future.

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## *Invasive Species*

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### Hazard Profile

#### **Likely Severity**

The Town of Monterey chose to examine the hazard of both plant and animal invasive species. Invasive species are defined as non-native species that cause or are likely to cause harm to ecosystems, economies, and/or public health (NISC 2006).

The damage rendered by invasive species is significant. The Massachusetts Invasive Plant Advisory Group (MIPAG), a collaborative representing organizations and professionals concerned with the conservation of the Massachusetts landscape, is charged by EOEEA to provide recommendations to the Commonwealth to manage invasive species of plants. MIPAG defines invasive plants as "non-native species that have spread into native or minimally managed plant systems in Massachusetts, causing economic or environmental harm by developing self-sustaining populations and becoming dominant and/or disruptive to those systems" (MIPAG, n.d.). These species have biological traits that provide them with competitive advantages over native species, particularly because in a new habitat they are not restricted by the biological controls of their native habitat. As a result, these invasive species can monopolize natural communities, displacing many native species and causing widespread economic and environmental damage (MEMA & EOEEA, 2018).

Invasive species are a widespread problem in Massachusetts and throughout the country. The geographic extent of invasive species varies greatly depending on the species in question and other factors, including habitat and the range of the species (MEMA & EOEEA, 2018).

#### **Probability**

Increased rates of global trade and travel have created many new pathways for the dispersion of exotic species. As a result, the frequency with which these threats have been introduced has increased significantly. Increased international trade in ornamental plants is particularly concerning because many of the invasive plants species in the U.S. were originally imported as ornamentals.

### **Geographic Areas Likely Impacted**

The Town of Monterey Forest Management and Stewardship Plan identified Japanese barberry observed during field inspection of a 43-acre property off South Monterey State Road (Route 8). The invasive Japanese barberry was not established throughout the property however, and the Massachusetts Department of Conservation and Recreation (DCR) recommended that an invasive control program should be developed and implemented before the population get higher. Additionally, areas that do not have nonnative species should be monitored to prevent invasive establishment.

Experts estimate that about 3 million acres within the U.S. (an area twice the size of Delaware) are lost each year to invasive plants (Pulling Together, 1997, from Mass.gov “Invasive Plant Facts”). The massive scope of this hazard means that the entire Commonwealth experiences impacts from these species. Furthermore, the ability of invasive species to travel far distances (either via natural mechanisms or accidental human interference) allows these species to propagate rapidly over a large geographic area. Similarly, in open freshwater and marine ecosystems, invasive species can quickly spread once introduced, as there are generally no physical barriers to prevent establishment, outside of physiological tolerances, and multiple opportunities for transport to new locations (by boats, for example).

Invasive insects are a significant threat, particularly to trees and everything that depends on those trees from wildlife to people.

### **Historic Data**

Invasive species are a human-caused hazard, often spread when shipping goods between continents, forest products are transported, or people plant nonnative species on their properties for their aesthetic value. Because the presence of invasive species is ongoing rather than a series of discrete events, it is difficult to quantify the frequency of these occurrences.

The terrestrial, freshwater, and marine species listed on the MIPAG website as “Invasive” (last updated April 2016) are listed in Table 3.11. The table also includes details on the nature of the ecological and economic challenges presented by each species as well as information on when and where the species was first detected in Massachusetts (MEMA & EOEEA, 2018).

**Table 3.11: Invasive Plants in Massachusetts**

Species	Common name	Notes
<b>Terrestrial/Freshwater</b>		
<i>Acer platanoides</i>	Norway maple	A tree occurring in all regions of the state in upland and wetland habitats, and especially common in woodlands with colluvial soils. It grows in full sun to full shade. Escapes from cultivation; can form dense stands; outcompetes native vegetation, including sugar maples; dispersed by wind, water, and vehicles.
<i>Acer pseudoplatanus</i>	Sycamore maple	A tree occurring mostly in southeastern counties of Massachusetts, primarily in woodlands and especially near the coast. It grows in full sun to partial shade. Escapes from cultivation inland as well as along the coast; salt-spray tolerant; dispersed by wind, water, and vehicles.
<i>Aegopodium podagraria</i>	Bishop's goutweed, bishop's weed; goutweed	A perennial herb occurring in all regions of the state in uplands and wetlands. Grows in full sun to full shade. Escapes from cultivation; spreads aggressively by roots; forms dense colonies in floodplains.
<i>Ailanthus altissima</i>	Tree of Heaven	This tree occurs in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Spreads aggressively from root suckers, especially in disturbed areas.
<i>Alliaria petiolata</i>	Garlic mustard	A biennial herb occurring in all regions of the state in uplands. Grows in full sun to full shade. Spreads aggressively by seed, especially in wooded areas.
<i>Berberis thunbergii</i>	Japanese barberry	A shrub occurring in all regions of the state in open and wooded uplands and wetlands. Grows in full sun to full shade. Escapes from cultivation; spread by birds; forms dense stands.
<i>Cabomba caroliniana</i>	Carolina fanwort; fanwort	A perennial herb occurring in all regions of the state in aquatic habitats. Common in the aquarium trade; chokes waterways.
<i>Celastrus orbiculatus</i>	Oriental bittersweet; Asian or Asiatic bittersweet	A perennial vine occurring in all regions of the state in uplands. Grows in full sun to partial shade. Escapes from cultivation; berries spread by birds and humans; overwhelms and kills vegetation.
<i>Cynanchum louiseae</i>	Black swallow-wort; Louise's swallow-wort	A perennial vine occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to partial shade. Forms dense stands, outcompeting native species: deadly to Monarch butterflies.
<i>Elaeagnus umbellata</i>	Autumn olive	A shrub occurring in uplands in all regions of the state. Grows in full sun. Escapes from cultivation; berries spread by birds; aggressive in open areas; has the ability to change soil.
<i>Euonymus alatus</i>	Winged euonymus, burning bush	A shrub occurring in all regions of the state and capable of germinating prolifically in many different habitats. It grows in full sun to full shade. Escapes from cultivation and can form dense thickets and dominate the understory; seeds are dispersed by birds.
<i>Euphorbia esula</i>	Leafy spurge; wolf's milk	A perennial herb occurring in all regions of the state in grasslands and coastal habitats. Grows in full sun. An aggressive herbaceous perennial and a notable problem in the western U.S..

Species	Common name	Notes
<i>Frangula alnus</i>	European buckthorn, glossy buckthorn	Shrub or tree occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Produces fruit throughout the growing season; grows in multiple habitats; forms thickets.
<i>Glaucium flavum</i>	Sea or horned poppy, yellow hornpoppy	A biennial and perennial herb occurring in southeastern MA in coastal habitats. Grows in full sun. Seeds float; spreads along rocky beaches; primarily Cape Cod and Islands.
<i>Hesperis matronalis</i>	Dame's rocket	A biennial and perennial herb occurring in all regions of the state in upland and wetland habitats. Grows in full sun to full shade. Spreads by seed; can form dense stands, particularly in floodplains.
<i>Iris pseudacorus</i>	Yellow iris	A perennial herb occurring in all regions of the state in wetland habitats, primarily in floodplains. Grows in full sun to partial shade. Outcompetes native plant communities.
<i>Lepidium latifolium</i>	Broad-leaved pepperweed, tall pepperweed	A perennial herb occurring in eastern and southeastern regions of the state in coastal habitats. Grows in full sun. Primarily coastal at upper edge of wetlands; also found in disturbed areas; salt tolerant.
<i>Lonicera japonica</i>	Japanese honeysuckle	A perennial vine occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Rapidly growing, dense stands climb and overwhelm native vegetation; produces many seeds that are dispersed by birds; more common in southeastern Massachusetts.
<i>Lonicera morrowii</i>	Morrow's honeysuckle	A shrub occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Part of a confusing hybrid complex of non-native honeysuckles commonly planted and escaping from cultivation via bird dispersal.
<i>Lonicera x bella</i> [ <i>morrowii</i> x <i>tatarica</i> ]	Bell's honeysuckle	This shrub occurs in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Part of a confusing hybrid complex of non-native honeysuckles commonly planted and escaping from cultivation via bird dispersal.
<i>Lysimachia nummularia</i>	Creeping jenny, moneywort	A perennial herb occurring in all regions of the state in upland and wetland habitats. Grows in full sun to full shade. Escaping from cultivation; problematic in floodplains, forests and wetlands; forms dense mats.
<i>Lythrum salicaria</i>	Purple loosestrife	A perennial herb or subshrub occurring in all regions of the state in upland and wetland habitats. Grows in full sun to partial shade. Escaping from cultivation; overtakes wetlands; high seed production and longevity.
<i>Myriophyllum heterophyllum</i>	Variable water-milfoil; two-leaved water-milfoil	A perennial herb occurring in all regions of the state in aquatic habitats. Chokes waterways, spread by humans and possibly birds.
<i>Myriophyllum spicatum</i>	Eurasian or European water-milfoil; spike water-milfoil	A perennial herb found in all regions of the state in aquatic habitats. Chokes waterways, spread by humans and possibly birds.
<i>Phalaris arundinacea</i>	Reed canary-grass	This perennial grass occurs in all regions of the state in wetlands and open uplands. Grows in full sun to partial shade. Can form huge colonies and overwhelm wetlands; flourishes in disturbed areas; native and introduced strains; common in agricultural settings and in forage crops.

Species	Common name	Notes
<i>Phragmites australis</i>	Common reed	A perennial grass (USDA lists as subshrub, shrub) found in all regions of the state. Grows in upland and wetland habitats in full sun to full shade. Overwhelms wetlands forming huge, dense stands; flourishes in disturbed areas; native and introduced strains.
<i>Polygonum cuspidatum</i> <i>/ Fallopia japonica</i>	Japanese knotweed; Japanese or Mexican bamboo	A perennial herbaceous subshrub or shrub occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade, but hardier in full sun. Spreads vegetatively and by seed; forms dense thickets.
<i>Polygonum perfoliatum</i>	Mile-a-minute vine or weed; Asiatic tearthumb	This annual herbaceous vine is currently known to exist in several counties in MA, and has also has been found in RI and CT. Habitats include streamsides, fields, and road edges in full sun to partial shade. Highly aggressive; bird and human dispersed.
<i>Potamogeton crispus</i>	Crisped pondweed, curly pondweed	A perennial herb occurring in all regions of the state in aquatic habitats. Forms dense mats in the spring and persists vegetatively.
<i>Ranunculus ficaria</i>	Lesser celandine; fig buttercup	A perennial herb occurring on stream banks, and in lowland and uplands woods in all regions of the state. Grows in full sun to full shade. Propagates vegetatively and by seed; forms dense stands, especially in riparian woodlands; an ephemeral that outcompetes native spring wildflowers.
<i>Rhamnus cathartica</i>	Common buckthorn	A shrub or tree occurring in all regions of the state in upland and wetland habitats. Grows in full sun to full shade. Produces fruit in fall; grows in multiple habitats; forms dense thickets.
<i>Robinia pseudoacacia</i>	Black locust	A tree that occurs in all regions of the state in upland habitats. Grows in full sun to full shade. While the species is native to central portions of Eastern North America, it is not indigenous to MA. It has been planted throughout the state since the 1700s and is now widely naturalized. It behaves as an invasive species in areas with sandy soils.
<i>Rosa multiflora</i>	Multiflora rose	A perennial vine or shrub occurring in all regions of the state in upland, wetland, and coastal habitats. Grows in full sun to full shade. Forms impenetrable thorny thickets that can overwhelm other vegetation; bird dispersed.
<i>Salix atrocinerea/Salix cinerea</i>	Rusty Willow/Large Gray Willow complex	A large shrub or small tree most commonly found in the eastern and southeastern areas of the state, with new occurrences being reported further west. Primarily found on pond shores but is also known from other wetland types and rarely uplands. Forms dense stands and can outcompete native species along the shores of coastal plain ponds.
<i>Trapa natans</i>	Water chestnut	An annual herb occurring in the western, central, and eastern regions of the state in aquatic habitats. Forms dense floating mats on water.

Invasive and nuisance (native) insects and their host trees are described in table 3.12, below.

**Table 3.12: Invasive and Nuisance Insects with Potential Threat to Monterey Forest Health**

Insect	Origin	Host Trees	DCR-Management Approach
Gypsy Moth	Introduced	Oaks, other deciduous species	Discovered in 1869, the current management approach relies on natural population controls- naturally abundant virus and fungus populations regulate gypsy moth population cycles.
Hemlock Woolly Adelgid	Introduced	Eastern hemlock	Discovered in 1989, two biocontrol species, <i>Pseudotsugus tsugae</i> and <i>Laricobius nigrinus</i> , have been released in MA to limited establishment success.
Southern Pine Beetle	Native	Pitch pine	Population densities are being monitored through annual trapping. The impacts of climate change could significantly alter southern pine beetle generation periods and devastate pitch pine stands.
Emerald Ash Borer	Introduced	All ash species	Discovered in 2012, three biocontrol species, <i>Tetrastichus planipennis</i> , <i>Spathius galinae</i> , and <i>Oobius agrili</i> , have successfully been released in MA. Continued releases are planned.
White Pine Needlecast	Native	Eastern white pines	White pine defoliation is being monitored across the state. Needlecast has been identified to be caused by multiple fungal pathogens; the most prevalent agent in Massachusetts is <i>Lecanosticta acicola</i> .

Source: <https://www.mass.gov/service-details/current-forest-health-threats>

The Emerald Ash Borer was first discovered in Massachusetts in towns close to Monterey. The Emerald Ash Borer can kill ash trees quickly by drilling holes through the trunks. A photograph of the borer is shown to the right.



## Vulnerability Assessment

### **People**

Invasive species rarely result in direct impacts on humans, but sensitive people may be vulnerable to specific species that may be present in the state in the future. These include people with compromised immune systems, children under the age of 5, people over the age of 65, and pregnant women. Those who rely on natural systems for their livelihood or mental and emotional well-being are more likely to experience negative repercussions from the expansion of invasive species.

An increase in species not typically found in Massachusetts could expose populations to vector-borne disease. A major outbreak could exceed the capacity of hospitals and medical providers to care for patients.

### **Built Environment**

Because invasive species are present throughout the Commonwealth, all elements are considered exposed to this hazard; however, the built environment is not expected to be impacted by invasive species to the degree that the natural environment is. Buildings are not likely to be directly impacted by invasive species. Amenities such as outdoor recreational areas that depend on biodiversity and ecosystem health may be impacted by invasive species. Facilities that rely on biodiversity or the health of surrounding ecosystems, such as outdoor recreation areas or agricultural/forestry operations, could be more vulnerable to impacts from invasive species.

Invasive species may lead to reduced water quality, which has implications for the drinking water supplies and the cost of treatment.

### **Natural Environment**

An analysis of threats to endangered and threatened species in the U.S. indicates that invasives are implicated in the decline of 42 percent of the endangered and threatened species. In 18 percent of the cases, invasive species were listed as the primary cause of the species being threatened, whereas in 24 percent of the cases they were identified as a contributing factor (Somers, 2016). A 1998 study found that competition or predation by alien species is the second most significant threat to biodiversity, only surpassed by direct habitat destruction or degradation (Wilcove et al., 1998). This indicates that invasive species present a significant threat to the environment and natural resources in the Commonwealth. Aquatic invasive species pose a particular threat to water bodies. In addition to threatening native species, they can degrade water quality and wildlife habitat. Impacts of aquatic invasive species include:

- Reduced diversity of native plants and animals
- Impairment of recreational uses, such as swimming, boating, and fishing
- Degradation of water quality
- Degradation of wildlife habitat
- Increased threats to public health and safety
- Diminished property values
- Declines in fin and shellfish populations
- Loss of coastal infrastructure due to the habits of fouling and boring organisms
- Local and complete extinction of rare and endangered species (EOEEA, 2002 as cited by MEMA & EOEEA, 2018)

### **Economy**

The agricultural sector is vulnerable to increased invasive species associated with increased temperatures. More pest pressure from insects, diseases, and weeds may harm crops and cause farms to increase pesticide use. In addition, floodwaters may spread invasive plants that are detrimental to crop yield and health. Agricultural and forestry operations that rely on the health of the ecosystem and specific species are likely to be vulnerable to invasive species.

Invasive species are widely considered to be one of the costliest natural hazards in the U.S. A widely cited paper (Pimental et al., 2005) found that invasive species cost the U.S. more than \$120 billion in damages every year. One study found that in 1 year alone, Massachusetts agencies spent more than \$500,000 on the control of invasive aquatic species through direct efforts and cost-share assistance. This figure does not include the extensive control efforts undertaken by municipalities and private landowners, lost revenue due to decreased recreational opportunities, or decreases in property value due to infestations (Hsu,2000). Individuals who are particularly vulnerable to the economic impacts of this hazard would include all groups who depend on existing ecosystems in the Commonwealth for their economic success. This includes all individuals working in agriculture-related fields, as well as those whose livelihoods depend on outdoor recreation activities such as hunting, hiking, or aquatic sports. Additionally, homeowners whose properties are adjacent to vegetated areas could experience property damage in a number of ways. For example, the roots of the Tree of Heaven (*Ailanthus altissima*) plant are aggressive enough that they can damage both sewer systems and house foundations up to 50 to 90 feet from the parent tree (MEMA & EOEEA, 2018).

### **Future Conditions**

Temperature, concentration of CO<sub>2</sub> in the atmosphere, frequency and intensity of hazardous events, atmospheric concentration of CO<sub>2</sub>, and available nutrients are key factors in determining species survival. It is likely that climate change will alter all of these variables. As a result, climate change is likely to stress native ecosystems and increase the chances of a successful invasion. Additionally, some research suggests that elevated atmospheric

CO<sub>2</sub> concentrations could reduce the ability of ecosystems to recover after a major disturbance, such as a flood or fire event. As a result, invasive species—which are often able to establish more rapidly following a disturbance—could have an increased probability of successful establishment or expansion. Other climate change impacts that could increase the severity of the invasive species hazard include the following (Bryan and Bradley, 2016; Mineur et al., 2012; Schwartz, 2014; Sorte, 2014; Stachowicz et al., 2002 as cited in MEMA & EOEEA, 2018):

- Elevated atmospheric CO<sub>2</sub> levels could increase some organisms' photosynthetic rates, improving the competitive advantage of those species.
- Changes in atmospheric conditions could decrease the transpiration rates of some plants, increasing the amount of moisture in the underlying soil. Species that could most effectively capitalize on this increase in available water would become more competitive.
- Fossil fuel combustion can result in widespread nitrogen deposition, which tends to favor fast-growing plant species. In some regions, these species are primarily invasive, so continued use of fossil fuels could make conditions more favorable for these species.
- As the growing season shifts to earlier in the year, several invasive species (including garlic mustard, barberry, buckthorn, and honeysuckle) have proven more able to capitalize by beginning to flower earlier, which allows them to outcompete later-blooming plants for available resources. Species whose flowering times do not respond to elevated temperatures have decreased in abundance.
- Some research has found that forest pests (which tend to be ectotherms, drawing their body heat from environmental sources) will flourish under warming temperatures. As a result, the population sizes of defoliating insects and bark beetles are likely to increase.
- Warmer winter temperatures also mean that fewer pests will be killed off over the winter season, allowing populations to grow beyond previous limits.
- There are many environmental changes possible in the aquatic environment that can impact the introduction, spread, and establishment of aquatic species, including increased water temperature, decreased oxygen concentration, and change in pH. For example, increases in winter water temperatures could facilitate year-round establishment of species that currently cannot overwinter in New England (Sorte, 2014 as cited in MEMA & EOEEA, 2018).

Invasive species can trigger a wide-ranging cascade of lost ecosystem services. Additionally, they can reduce the resilience of ecosystems to future hazards by placing a constant stress on the system (MEMA & EOEEA, 2018).

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## Vector-Borne Disease

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### Hazard Profile

#### Likely severity

The Town of Monterey chose to include the hazard of vector-borne diseases in their community. Vector-borne diseases are defined by the CDC as illnesses in humans derived from a vector, or biting insect, including mosquitoes, ticks, and fleas that spread pathogens. Examples of mosquito-borne diseases include Chikungunya, Eastern Equine Encephalitis (EEE), Zika, and the West Nile Virus. Examples of tick-borne diseases include Lyme Disease, Anaplasmosis/Ehrlichiosis, Babesiosis, and Powassan. The damage rendered by vector-borne diseases can be significant in a community, and can drastically affect quality of life, ability to work, loss of specific bodily functions, increase life-long morbidity and increase mortality.

#### Probability

According to the CDC, the geographic and seasonal distribution of vector populations, and the diseases they can carry depends not only on the climate, but also on land use, socioeconomic and cultural factors, pest control, access to health care, and human responses to disease risk. Climate variability can result in vector/pathogen adaptation and shifts or expansions in their geographic ranges. Infectious disease transmission is sensitive to local, small-scale differences in weather, human modification of the landscape, the diversity of animal hosts, and human behavior that affects vector/human contact.

The Berkshires provide outdoor recreation opportunities for both residents and visitors, including hiking, swimming, mountain biking, and camping. Increased exposure to the outdoors, particularly to areas with heavy tree and forest cover, and areas with tall grass or standing water, significantly increase a person's exposure to vector-borne illnesses. Increases in average year-round temperature during the past few decades has also led to the over-wintering of ticks in Berkshire County, and a lengthening warm season, among other characteristics of the Berkshire environment, has increased tick and mosquito populations significantly. Cases of Lyme in Berkshire County have increased by [fill in with Berk data]. Additionally, Massachusetts has seen cases of once non-existent or very rare tick borne illnesses rise, including Anaplasmosis/Ehrlichiosis (848 cases in 2016, can be fatal), Babesiosis (518 cases in 2016, significantly higher than any other state, can be fatal), Lyme (198 cases in 2016), Powassan (5 cases in 2016, fatality rate is 10%), Spotted fever rickettsiosis (8 cases in 2016, 20% untreated cases are fatal), and Tularemia (5 cases in 2016).

### **Geographic Areas Likely Impacted**

The Town of Monterey in its entirety is likely already impacted by vector-borne disease and is likely to be increasingly impacted. Exposure to any outdoor area with tall grasses, standing water, and trees increases risk. Residents and visitors can be exposed at home and in more commercial areas, although exposure in commercial areas is generally less likely.

### **Historic Data**

In the United States in 2016, a total of 96,075 cases were reported, 1,827 of which were reported in the state of Massachusetts. In Berkshire County, [drop in local data and data source]. The CDC indicates that cases of vector-borne diseases are substantially underreported. Tickborne illnesses more than doubled between 2004 and 2016 and accounted for 77% of all vector-borne disease reports in the United States. Lyme disease accounted for 82% of all tickborne cases, but spotted fever rickettsioses, babesiosis, and anaplasmosis/ehrlichiosis cases also increased. During the years of 2004 to 2016, nine vector-borne human diseases were reported for the first time from the United States and US territories. According to the CDC, vector-borne diseases have been difficult to prevent and control, and a Food and Drug Administration (FDA) approved vaccine is only available for yellow fever virus. Insecticide resistance is widespread and is increasing.

## **Vulnerability Assessment**

### **People**

Vector-borne illness have a significant impact on humans and on a community, and significantly affect health, long-term morbidity and mortality, quality of life, and can significantly reduce a persons' ability to work or contribute to the community in other ways. In addition to the direct effect of vector-borne illnesses on a person, pesticides and herbicides used to control populations of vectors can also negatively impact human health.

### **Built Environment**

Vector-borne illnesses pose little threat to the built environment in a community. Overtime we may see changes in development as people respond to the increase in disease carrying insects.

## Natural Environment

Increases in vector-borne illnesses can increase the likelihood that a community needs to use chemical pesticides and herbicides to control vector populations. The increased use of these products and chemicals can significantly affect the natural environment, including vegetation and other animal populations. Reducing populations of ticks and mosquitos can reduce the food source for other dependent animal populations. Additionally, diseases carried by insects can affect wildlife as they do humans. There is also the risk of people reacting to the threat of disease by altering the environment to not support habitat, severely damaging long-term ecosystem health.

## Economy

The economy is susceptible to the indirect impacts of vector-borne illnesses. If a community decides to engage in a pest-control program or another program to reduce vector populations, this can significantly affect their operating budget. Incorporation of any program to reduce vector populations in a community will likely cause tax increases within the municipality. Long-term, the more individuals in a population affected by vector-borne disease that can cause life-long morbidity or mortality will reduce the overall economic participation and output of the population in a municipality. There will also be the impacts on outdoor recreation, which is a major revenue driver for Berkshire County. People today choose to or are advised by officials to avoid outdoor activities in fear of tick and mosquito bites.

## Future Conditions

Continued changes to the climate, extreme precipitation events, issues with control of stormwater, changes to animal and vector populations, and continued increases in insecticide resistance will lead to a continued and growing threat to individuals, governments, and businesses. Local governments will need to invest in methods to reduce or prevent exposure to vector-borne diseases and should strongly consider methods that do not include the increased use of insecticides and herbicides. This may include methods such as promoting populations of bats, opossums and other animals that consume vectors of concern, increase opportunities for residents to get ticks from tick bites tested, reduce the cost and burden of testing ticks for individuals, and increase the level of education and awareness of current and new vector-borne illnesses with the public and practitioners so treatment can be expedited. Municipalities should implement educational programs for residents and visitors for bite-prevention and detection.

### References:

- CDC May 1, 2018 <https://www.cdc.gov/ncezid/dvbd/vital-signs/2016-data.html>
- CDC September 9, 2019 <https://www.cdc.gov/climateandhealth/effects/vectors.htm>
- CDC May 3, 2018 <https://www.cdc.gov/mmwr/volumes/67/wr/mm6717e1.htm>
- CDC December 13, 2018 <https://www.cdc.gov/tularemia/diagnosistreatment/index.html>
- CDC 2020 <https://wwwn.cdc.gov/nndss/conditions/spotted-fever-rickettsiosis/case-definition/2020/>
- CDC July 17, 2019 <https://www.cdc.gov/powassan/index.html>
- Dept. of Health, Rhode Island <https://health.ri.gov/diseases/ticks/?parm=26>
- New York State Dept. of Health [https://www.health.ny.gov/diseases/communicable/ehrlichiosis/fact\\_sheet.htm](https://www.health.ny.gov/diseases/communicable/ehrlichiosis/fact_sheet.htm)

## Earthquakes

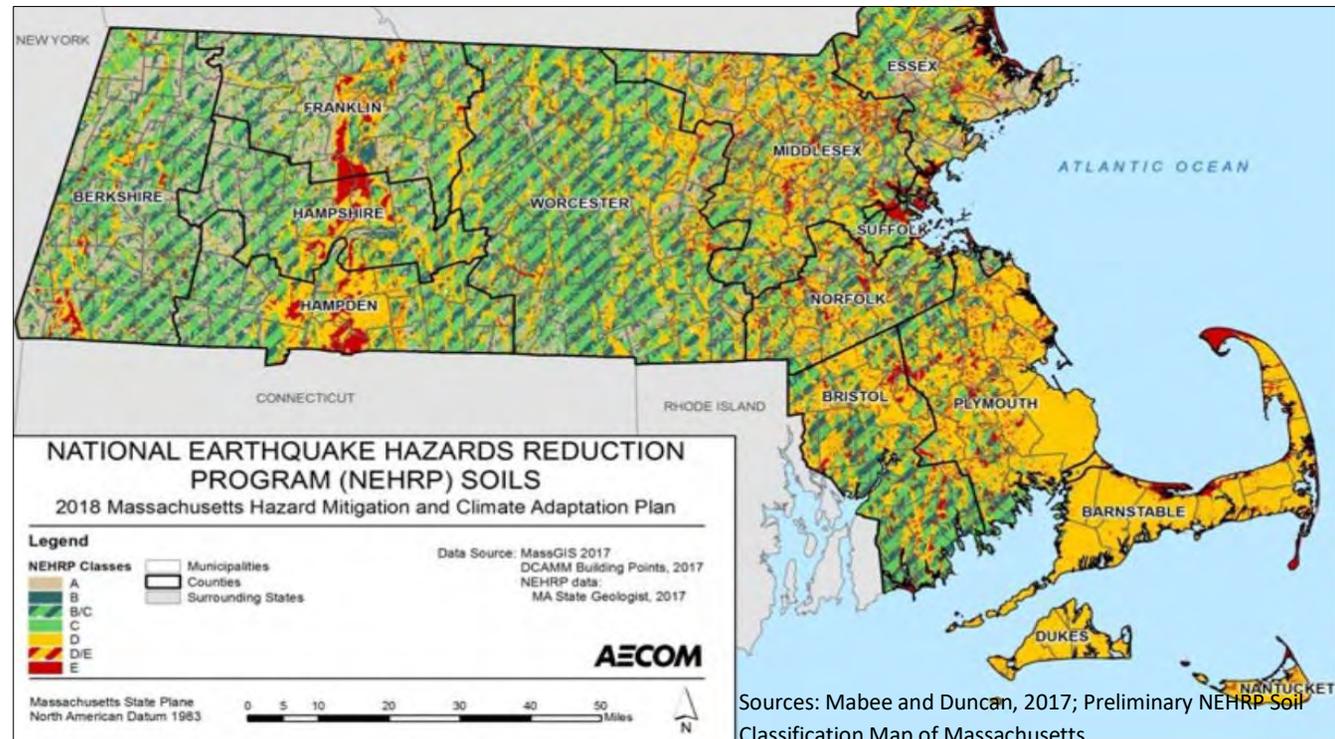
### Hazard Profile

An earthquake is the vibration of the Earth's surface that follows a release of energy in the Earth's crust. Earthquakes often occur along fault boundaries – plates. As a result, areas that lie along fault boundaries—such as California, Alaska, and Japan—experience earthquakes more often than areas located within the interior portions of these plates. (MEMA & EOEEA, 2018).

#### Likely severity

Ground shaking is the primary cause of damage to man-made structures, during an earthquake. This damage can be increased by the presence of soft soils, that amplify ground shaking. A contributor to site amplification is the velocity at which the rock or soil transmits shear waves (S waves). The National Earthquake Hazards Reduction Program (NEHRP) developed five soil classifications, which are defined by their S-wave velocity, that impact the severity of an earthquake. The soil classification system ranges from A to E, where A represents

Figure 3.22: NEHRP Soil Types in



hard rock that reduces ground motions from an earthquake and E represents soft soils that amplify and magnify ground shaking and increase building damage and losses. These soil types are shown in Figure 3.22. Soil types A, B, C, and D are reflected in the Hazus analysis that generated the exposure and vulnerability results later in the section (MEMA & EOEEA, 2018).

The location of an earthquake is commonly described by the geographic position of its epicenter and by its focal depth. The focal depth of an earthquake is the depth from the surface to the region where the earthquake's energy originates (the focus). Earthquakes with focal depths up to about 43.5 miles are classified as shallow. Earthquakes with focal depths of 43.5 to 186 miles are classified as intermediate. The focus of deep earthquakes may reach depths of more than 435 miles. The focus of most earthquakes is concentrated in the upper 20 miles of the Earth's crust. The depth to the Earth's core is about 3,960 miles, so even the deepest earthquakes originate in relatively shallow parts of the Earth's interior. The epicenter of an earthquake is the point on the Earth's surface directly above the focus. Seismic waves are the vibrations from earthquakes that travel through the Earth and are recorded on instruments called seismographs. The magnitude or extent of an earthquake is a seismograph-measured value of the amplitude of the seismic waves. The Richter magnitude scale (Richter scale) was developed in 1932 as a mathematical device to compare the sizes of earthquakes. The Richter scale is the most widely known scale for measuring earthquake magnitude. It has no upper limit and is not used to express damage. An earthquake in a densely populated area, which results in many deaths and considerable damage, can have the same magnitude as an earthquake in a remote area that causes no damage. The perceived severity of an earthquake is based on the observed effects of ground shaking on people, buildings, and natural features, and severity varies with location. Intensity is expressed by the Modified Mercalli Scale, which describes how strongly an earthquake was felt at a particular location. The Modified Mercalli Scale expresses the intensity of an earthquake's effects in a given locality in values ranging from I to XII. Seismic hazards are also expressed in terms of PGA, which is defined by USGS as "what is experienced by a particle on the ground" in terms of percent of acceleration force of gravity. More precisely, seismic hazards are described in terms of Spectral Acceleration, which is defined by USGS as "approximately what is experienced by a building, as modeled by a particle on a massless vertical rod having the same natural period of vibration as the building" in terms of percent of acceleration force of gravity (percent g).

Because of the low frequency of earthquake occurrence and the relatively low levels of ground shaking that are usually experienced, the entirety of the Commonwealth and the Town of Monterey can be expected to have a low to moderate risk to earthquake damage as compared to other areas of the country. However, impacts at the local level can vary based on types of construction, building density, and soil type, among other factors (MEMA & EOEEA, 2018).

## **Probability**

New England experiences intraplate earthquakes because it is located deep within the interior of the North American plate. Scientists are still exploring the cause of intraplate earthquakes, and many believe these events occur along geological features that were created during ancient times and are now weaker than the surrounding areas (MEMA & EOEEA, 2018).

A 1994 report by the USGS, based on a meeting of experts at the Massachusetts Institute of Technology, provides an overall probability of occurrence. Earthquakes above about magnitude 5.0 have the potential for causing damage near their epicenters, and larger magnitude earthquakes have the potential for causing damage over larger areas. This report found that the probability of a magnitude 5.0 or greater earthquake centered somewhere in New England in a 10-year period is about 10 percent to 15 percent. This probability rises to about 41 percent to 56 percent for a 50-year period. The last earthquake with a magnitude above 5.0 that was centered in New England took place in the Ossipee Mountains of New Hampshire in 1940 (MEMA & EOEEA, 2018).

## **Geographic Areas Likely Impacted**

New England is located in the middle of the North American Plate. One edge of the North American Plate is along the West Coast where the plate is pushing against the Pacific Ocean Plate. The eastern edge of the North American Plate is located at the middle of the Atlantic Ocean, where the plate is spreading away from the European and African Plates. New England's earthquakes appear to be the result of the cracking of the crustal rocks due to compression as the North American Plate is being very slowly squeezed by the global plate movements. As a result, New England epicenters do not follow the major mapped faults of the region, nor are they confined to particular geologic structures or terrains. Because earthquakes have been detected all over New England, seismologists suspect that a strong earthquake could be centered anywhere in the region. Furthermore, the mapped geologic faults of New England currently do not provide any indications detailing specific locations where strong earthquakes are most likely to be centered. Instead, a probabilistic assessment conducted through a Level 2 analysis in Hazus (using a moment magnitude value of 5) provides information about where in Massachusetts impacts would be felt from earthquakes of various severities. For this plan, an assessment was conducted for the 100-, 500-, 1,000-, and 2,500-year mean return periods. The results of that analysis are discussed later in this section (MEMA & EOEEA, 2018).

## **Historic Data**

In some places in New England, including locations in Massachusetts, small earthquakes seem to occur with some regularity. For example, since 1985 there has been a small earthquake approximately every 2.5 years within a few miles of Littleton, Massachusetts. It is not clear why some localities experience such clustering of earthquakes, but a possibility suggested by John Ebel of Boston College's Weston Observatory is that these clusters occur

where strong earthquakes were centered in the prehistoric past. The clusters may indicate locations where there is an increased likelihood of future earthquake activity (MEMA & EOEEA, 2018).

Although it is well documented that the zone of greatest seismic activity in the U.S. is along the Pacific Coast in Alaska and California, in the New England area, an average of six earthquakes are felt each year. Damaging earthquakes have taken place historically in New England. According to the Weston Observatory Earthquake Catalog, 6,470 earthquakes have occurred in New England and adjacent areas. However, only 35 of these events were considered significant (MEMA & EOEEA, 2018).

## Vulnerability Assessment

### People

The entire population of Massachusetts is potentially exposed to direct and indirect impacts from earthquakes. The degree of exposure depends on many factors, including the age and construction type of the structures where people live, work, and go to school; the soil type these buildings are constructed on; and the proximity of these building to the fault location. In addition, the time of day also exposes different sectors of the community to the hazard. There are many ways in which earthquakes could impact the lives of individuals across the Commonwealth. Business interruptions could keep people from working, road closures could isolate populations, and loss of utilities could impact populations that suffered no direct damage from an event itself. People who reside or work in unreinforced masonry buildings are vulnerable to liquefaction.

The populations most vulnerable to an earthquake event include people over the age of 65 and those living below the poverty level. These socially vulnerable populations are most susceptible, based on a number of factors, including their physical and financial ability to react or respond during a hazard, the location and construction quality of their housing, and the inability to be self-sustaining after an incident due to a limited ability to stockpile supplies.

Hazus performed for the State Hazard Mitigation and Climate Adaptation Plan estimates the number of people that may be injured or killed by an earthquake depending on the time of day the event occurs. Estimates are provided for three times of day representing periods when different sectors of the community are at their peak: peak residential occupancy at 2:00 a.m.; peak educational, commercial, and industrial occupancy at 2:00 p.m.; and peak commuter traffic at 5:00 p.m. Table 3.13 shows the number of injuries and casualties expected for events of varying severity, occurring at various times of the day.

**Table 3.13: Estimated Number of Injuries, Casualties and Sheltering Needs in Berkshire County**

<i>Severity</i>	<i>100-Year MRP</i>			<i>500-Year MRP</i>			<i>1,000-Year MRP</i>			<i>2,500-Year MRP</i>		
	<i>2am</i>	<i>2pm</i>	<i>5pm</i>	<i>2am</i>	<i>2pm</i>	<i>5pm</i>	<i>2am</i>	<i>2pm</i>	<i>5pm</i>	<i>2am</i>	<i>2pm</i>	<i>5pm</i>
Injuries	0	0	0	4	6	4	9	13	10	22	35	25
Hospitalization	0	0	0	0	1	1	1	2	1	3	6	5
Casualties	0	0	0	0	0	0	0	0	0	1	1	1
<hr/>												
Displaced Households	0			21			51			143		
Short-Term Sheltering Needs	0			12			29			82		

Source: SCMCAP, 2018 HAZUS

MRP= Mean Return Period

### **Built Environment**

All elements of the built environment in the planning area are exposed to the earthquake hazard. In addition to direct impacts, there is increased risk associated with hazardous materials releases, which have the potential to occur during an earthquake from fixed facilities, transportation-related incidents (vehicle transportation), and pipeline distribution. These failures can lead to the release of materials to the surrounding environment, including potentially catastrophic discharges into the atmosphere or nearby waterways, and can disrupt services well beyond the primary area of impact (MEMA & EOEEA, 2018).

Earthquakes can damage power plants, gas lines, liquid fuel storage infrastructure, transmission lines, utilities poles, solar and wind infrastructure, and other elements of the energy sector. Damage to any components of the grid can result in widespread power outages (MEMA & EOEEA, 2018). Damage to road networks and bridges can cause widespread disruption of services and impede disaster recovery and response (MEMA & EOEEA, 2018).

Earthquakes can also cause large and sometimes disastrous landslides and wildfires. Soil liquefaction is a secondary hazard unique to earthquakes that occurs when water-saturated sands, silts, or gravelly soils are shaken so violently that the individual grains lose contact with one another and float freely in the water, turning the ground into a pudding-like liquid. Building and road foundations lose load-bearing strength and may sink into what was previously solid ground. Unless properly secured, hazardous materials can be released, causing significant damage to the environment and people. Liquefaction may occur along the shorelines of rivers and lakes and can also happen in low-lying areas away from water bodies but where the underlying groundwater is near the Earth’s surface. Earthen dams and levees are highly susceptible to seismic events, and the impacts of their eventual failures can be considered secondary risks for earthquakes (MEMA & EOEEA, 2018).

## **Natural Environment**

Earthquakes can impact natural resources and the environment in a number of ways, both directly and through secondary impacts. For example, damage to gas pipes may cause explosions or leaks, which can discharge hazardous materials into the local environment or the watershed if rivers are contaminated. Fires that break out as a result of earthquakes can cause extensive damage to ecosystems, as described in Section 4.3.2. Primary impacts of an earthquake vary widely based on strength and location. For example, if strong shaking occurs in a forest, trees may fall, resulting not only in environmental impacts but also potential economic impacts to any industries relying on that forest. If shaking occurs in a mountainous environment, cliffs may crumble and caves may collapse. Disrupting the physical foundation of the ecosystem can modify the species balance in that ecosystem and leave the area more vulnerable to the spread of invasive species (MEMA & EOEEA, 2018).

## **Economy**

Earthquakes also have impacts on the economy, including loss of business functions, damage to inventories, relocation costs, wage losses, and rental losses due to the repair or replacement of buildings. The business interruption losses are the losses associated with the inability to operate a business because of the damage sustained during the earthquake. Business interruption losses also include the temporary living expenses of those people displaced from their homes because of the earthquake.

Additionally, earthquakes can result in loss of crop yields, loss of livestock, and damage to barns, processing facilities, greenhouses, equipment, and other agricultural infrastructure. Earthquakes can be especially damaging to farms and forestry if they trigger a landslide (MEMA & EOEEA, 2018).

## **Future Conditions**

Earthquakes cannot be predicted and may occur at any time. Peak Ground Acceleration (PGA) maps are used as tools to determine the likelihood that an earthquake of a given Modified Mercalli Intensity may be exceeded over a period of time, but they are not useful for predicting the occurrence of individual events. Therefore, geospatial information about the expected frequency of earthquakes throughout Massachusetts is not available. Unlike previous hazards analyzed in the Monterey Hazard Mitigation Plan, there is little evidence to show that earthquakes are connected to climate change (MEMA & EOEEA, 2018). However, there are some theories that earthquakes may be associated with a thawing Earth as the temperature increases.

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## Dam Failure

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### Hazard Profile

#### Likely severity

A dam is an artificial barrier that has the ability to impound water, wastewater, or any liquid-borne material for the purpose of storage or control of water. The height of the dam is determined by the height of the dam at the maximum water storage elevation. The storage capacity of the dam is the volume of water contained in the impoundment at maximum water storage elevation. Size class may be determined by either storage or height, whichever gives the larger size classification. See table 3.14.

**Table 3.14: Dam Size Classification**

Category	Storage (acre-feet)	Height (feet)
Small	$\geq 15$ and $< 50$	$\geq 6$ and $< 15$
Intermediate	$\geq 50$ and $< 1000$	$\geq 15$ and $< 40$
Large	$\geq 1000$	$\geq 40$

**Table 3.15: Dam Hazard Potential Classification**

Hazard Classification	Hazard Potential
<b>High Hazard (Class I):</b>	Dams located where failure or mis-operation will likely cause loss of life and serious damage to home(s), industrial or commercial facilities, important public utilities, main highway(s), railroads or other structure.
<b>Significant Hazard (Class II):</b>	Dams located where failure or mis-operation may cause loss of life and damage home(s), industrial or commercial facilities, secondary highway(s) or railroad(s) or cause interruption of use or service of relatively important facilities.
<b>Low Hazard (Class III):</b>	Dams located where failure or mis-operation may cause minimal property damage to others. Loss of life is not expected.

The classification for potential hazard shall be in accordance with table 3.15. The hazards pertain to potential loss of human life or property damage in the event of failure or improper operation of the dam or appurtenant works. Probable future development of the area downstream from the dam that would be affected by its failure shall be considered in determining the classification. Even dams which, theoretically, would pose little threat under normal circumstances can overspill or fail under the stress of a cataclysmic event such as an earthquake or sabotage.

Dam owners are legally responsible for having their dams inspected on a regular basis. High hazard dams must be inspected every two years, Significant Hazard dams must be inspected every five years, and Low Hazard dams must be inspected every 10 years. In addition, owners of High Hazard dams must develop Emergency Action Plans (EAPs) that outline the activities that would occur if the dam failed or appeared to be failing. Owners of Significant Hazard dams are strongly encouraged to also develop EAPs. The Plan would include a notification flow chart, list of response personnel and their responsibilities, a map of the inundation area that would be impacted, and a procedure for warning and evacuating local residents in the inundation area. The EAP must be filed with local and state emergency agencies (BRPC, 2012).

### **Probability**

Factors that contribute to dam failure include design flaw, age, over-capacity stress and lack of maintenance (BRPC, 2012). Maintenance, or the lack thereof, is a serious concern for many Berkshire communities. By law dam owners are responsible for the proper maintenance of their dams. If a dam were to fail and cause flooding downstream, the dam owner would be liable for damages and loss of life that were a result of the failure. As a result of difficulty in getting information on private dams, local officials are largely unaware of the age and condition of the dams within their communities (BRPC, 2012).

There are two primary types of dam failure: catastrophic failure, characterized by the sudden, rapid, and uncontrolled release of impounded water, or design failure, which occurs as a result of minor overflow events. Dam overtopping is caused by floods that exceed the capacity of the dam, and it can occur as a result of inadequate spillway design, settlement of the dam crest, blockage of spillways, and other factors. Overtopping accounts for 34 percent of all dam failures in the U.S.

There are a number of ways in which climate change could alter the flow behavior of a river, causing conditions to deviate from what the dam was designed to handle. For example, more extreme precipitation events could increase the frequency of intentional discharges. Many other climate impacts—including shifts in seasonal and geographic rainfall patterns—could also cause the flow behavior of rivers to deviate from previous hydrographs. When flows are greater than expected, spillway overflow events (often referred to as “design failures”) can occur. These overflows result in increased discharges downstream and increased flooding potential. Therefore, although climate change will not increase the probability of catastrophic dam failure, it may increase the probability of design failures (MEMA & EOEEA, 2018).

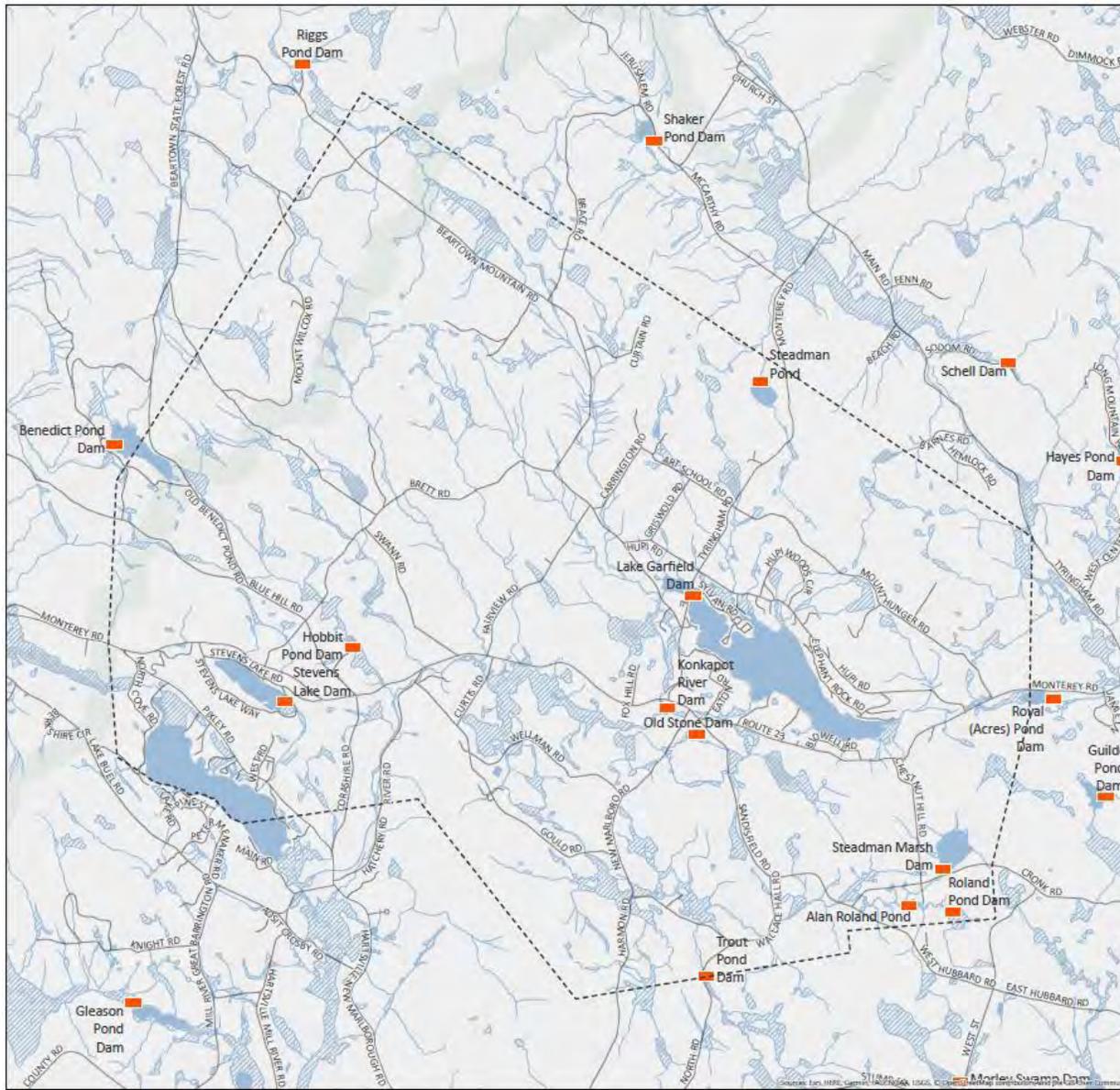
### Geographic Areas Likely Impacted

Table 3.16 below, provides a summary of the 10 Dams and their condition and ownership, located within the Town of Monterey. Figure 3.22 provides a map of these dams, along with dams in surrounding towns. The information in this table was updated from the Office of Dam Safety 2014 data with the information available through the 2018 National Inventory of Dams maintained by the U.S. Army Corps of Engineers (USACE). Not all data was available to update, including inspection condition and non-jurisdictional dams.

**Table 3.16: Dam Hazard Status for Monterey**

Name	Hazard Code	Size Class	Inspection Condition	Owner	Water Source	Impounded Waterbody
Hobbit Pond Dam	Low	Removed	Fair	Dyer-Bennett	Konkapot River	Hobbit Pond
Konkapot River Dam	Low	Small	Fair	Town Of Monterey	Konkapot Brook	Unnamed Pond
Lake Garfield Dam	High	Large	Good	Town Of Monterey	Trib - Konkapot River	Lake Garfield
Roland Pond Dam	Low	Unidentified	Unknown	Alan Roland	None	Roland Pond
Stedman Marsh Dam	Low	Unidentified	Breached	Hume Lake Christian Camps, Inc.	N/A	Stedman Pond
Steadman Pond (Hudson Trout Dam)	Low	Intermediate	Poor	Berkshire Natural Resources Council	Trib -Hop Brook	Steadman Pond
Stevens Lake Dam	Significant	Intermediate	Fair	Stevens Lake Assoc. Inc.	Trib - Konkapot River	Stevens Pond
Alan Roland Dam	NA	Non-jurisdictional	NA	Joan Roland Trustee	Rawson Brook	Alan Roland Pond
Old Stone Dam	NA	Non-jurisdictional	NA	Monterey Water Co.	Trib – Konkapot River	NA
Trout Pond Dam	NA	Non-jurisdictional	N/a	Ravine Falls Trust	Trib – Rawson Brook	Trout Pond

Figure 3.22: Map of Town of Monterey Dams



### Town of Monterey Dams

- Dam
- Interstate
- Major Road
- Minor Road
- Local Road
- Stream
- ▨ Wetland
- Open Water

0 0.5 1 Miles



This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, MassDOT, BRPC or the municipality may have supplied portions of this data.

## **Historic Data**

Historically, dam failure has had a low occurrence in Berkshire County. However, many of the dams within the region are more than 100 years old.

## Vulnerability Assessment

### **People**

All populations in a dam failure inundation zone would be exposed to the risk of a dam failure. The potential for loss of life is affected by severity of the dam failure, the warning time, the capacity of dam owners and emergency personnel to alert the public and the capacity and number of evacuation routes available to populations living in areas of potential inundation. Vulnerable populations are all populations downstream from dam failures that are incapable of escaping the area within the needed time frame. There is often limited warning time for a dam failure event. While dam failure is rare, when events do occur, they are frequently associated with other natural hazard events such as earthquakes, landslides, or severe weather, which limits their predictability and compounds the hazard. Populations without adequate warning of the event from a television, radio or phone emergency warning system are highly vulnerable to this hazard. This population includes the elderly, young, and large groups of people who may be unable to get themselves out of the inundation area. (Massachusetts Emergency Management Agency, 2013)

### **Built Environment**

All critical facilities and transportation infrastructures in the dam failure inundation zone are vulnerable to damage. Flood waters may potentially cut off evacuation routes, limit emergency access, and destroy power lines and communication infrastructure. (MEMA, 2013). One of the oldest dams in Monterey, the Old Stone Dam, is located directly opposite Town Hall. The sediment build-up behind the dam is of concern given the age and condition of the dam. Town officials are very concerned about this dam, as failure could impact or damage key public and private buildings and infrastructure in the town center. This concern was echoed by residents during the development of the Municipal Vulnerability Plan. The owner of the dam is the Monterey Water Company, a privately owned cooperative providing drinking water to a small group of residents.

### **Natural environment**

A dam failure would cause significant destruction to the natural environment. Before the dam changed the volume and area of water that would flow downstream of the dam, only vegetation able to withstand inundation would grow where the water flowed or saturated soils. Dam failure would likely cause the accumulation of downed trees downstream including at culverts and bridges leading to further damage.

## Economy

Damage to buildings and infrastructure can impact a community's economy and tax base. Buildings and property located within or closest to the dam inundation areas have the greatest potential to experience the largest, most destructive surge of water.

## Future Conditions

According to MEMA, dams are designed partly based on assumptions about a river's flow behavior, expressed as hydrographs. Changes in weather patterns can have significant effects on the hydrograph used for the design of a dam. If severe rain events cause hydrographic changes, it is conceivable that the dam can lose some or all of its designed margin of safety, also known as freeboard. If freeboard is reduced, dam operators may be forced to release increased volumes earlier in a storm cycle in order to maintain the required margins of safety. If the number of severe storms increases, or becomes the new norm, early releases of water will impact lands and waterways downstream more often.

Dams are constructed with safety features such as spillways and lower level outlets to allow release of additional water discharges. Spillways are put in place on dams as a safety measure in the event of the reservoir filling too quickly. Spillway overflow events, often referred to as "design failures," result in increased discharges downstream and increased flooding potential. Although climate change may not increase the probability of catastrophic dam failure, it may increase the probability of design failures. (Massachusetts Emergency Management Agency, 2013)

If climate change results in a greater number of severe precipitation events and shortens recurrence intervals them, as is predicted, it will require dam operators to become more vigilant in monitoring precipitation and temperature patterns. Individual rain events, particularly if occurring during periods of saturated or frozen soils that cannot absorb rainfall, may require that dam operators open spillways, flashboards and other safety features more often, causing a greater number of high discharge events and possible flooding on properties downstream of the dam.



Trout Pond Dam, in New Malborough  
on the border of Monterey

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## Cyber Security

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### Hazard Profile

#### **Likely Severity**

Cybersecurity is defined as the defending of computers, servers, mobile devices, electronic systems, networks, and data from malicious attacks. The term can be divided into a few common categories, including: Network security, Application security, Information security, Operational security, Disaster recovery and business continuity and End-user education (Kaspersky 2020). The damage rendered by cybersecurity can be significant. Municipalities may see their entire system compromised by cyber-attacks and may need to expend significant financial resources to recover from an attack.

#### **Probability**

Increased computer usage, internet access and improved programming skills by the public, including potential hackers, all lead to an increase in the probability of a cyber-attack. The frequency of attacks impacting the government has increased over the last few years, leading to a higher probability that any one entity will be attacked. In 2018, government was the 7<sup>th</sup> most targeted industry for cybercrime and experienced 8% of the total attacks. Nation-state sponsored groups are the most likely to target this sector. These groups are likely to use, sell, or deliver compromised information to their respective governments, typically for economic or political gain (IBM 2019). The most likely reason for attacks on a community like Monterey is for ransom or to access personal information about residents.

As computers and connectivity become more pervasive in our lives, the number of vulnerabilities increases. Over the last three years, more than 42,000 vulnerabilities within software programs have been publicly disclosed. Vulnerabilities have increased over 5400% in the last five years (IBM 2019). These vulnerabilities provide more ways that criminals can access computer networks and compromise systems.

#### **Geographic Areas Likely Impacted**

The Town of Monterey in its entirety is likely to be impacted. Town facilities are more likely to be targeted for cybercrime, however all residents are also at risk. In addition, the electrical grid and telecommunications network throughout Monterey are at risk of attacks and could result in large sections of the Town being without power or communications.

## **Historic Data**

Cyberattacks are a human-caused hazard, often spread by users who have inadvertently allowed access to their systems. Over the last 3 years, more than 11.7 billion records and over 11 Terabytes of data were leaked or stolen in publicly disclosed incidents. These compromised records contain information such as social security numbers, addresses, phone numbers, banking/payment card information, and passport data. In some cases, health data may also be stolen (IBM 2019).

Locally, at least two municipalities in the county and numerous municipalities in the state have been attacked with Ransomware. These attacks have cost the communities anywhere from tens of thousands of dollars to millions of dollars in ransom and countless hours restoring their systems and improving their resilience to a future attack. Luckily, little, if any, personal data was taken, but the impact on the municipalities ability to function was severely limited for some time.

## Vulnerability Assessment

### **People**

Cyberattacks rarely have direct impacts on humans, however the disruption they cause will impact people. Personal identifiable information that may be stolen can cause disruption to people's lives, impacting their finances, security, and future. Cyber-attacks that impact the utilities may cause potential harm to those who rely on electricity for life support, heat, and water. Hospitals and medical facilities utilizing networked monitoring systems are vulnerable to hacking. Services provided by a municipality such as those necessary for purchasing a home can be put on hold as well.

### **Built Environment**

Cyberattacks on the built environment may result in the loss of power, communications and equipment failure in government offices. Attacks on the utilities would likely result in temporary loss of service, however utilities can also be attacked where the systems are taken control of and purposely overloaded, damaging the physical infrastructure, which will result in a costlier recovery and a longer recovery time.

Government computer equipment can also be damaged or locked, preventing the use of that equipment unless a ransom is paid. This equipment can be replaced, but the data on the computers may not be recoverable, resulting in the loss of data unless the computers have been properly backed up.

## **Natural Environment**

Cyberattacks pose a threat to the natural environment as well. Systems such as wastewater or drinking water treatment plants are vulnerable to ransomware. One study at Georgia Institute of Technology simulated a hacker gaining access to a water treatment plant and overdosing the system with chlorine. Hackers could also control pumps, valves, or many other parts of the system if they are connected to the internet (Toon, 2017).

## **Economy**

The economy is most susceptible to the threat of cyberattacks due to the loss of utilities and computers causing a reduction in economic output. The power outage in 2003 that impacted most of the Northeast was a result of a cyber-attack. This outage caused an estimated \$6 billion in economic damages over 2 days (IRMI 2020). The US government estimates that malicious cyber activity costs the US economy between \$57 billion and \$109 billion in 2016 (White House 2018). In addition, local government need to invest in cyber security or to respond to a cyber-attack will result in higher taxes within that municipality.

## **Future Conditions**

Continued expansion and connectivity of cyber assets will lead to a continued and growing threat to businesses, governments and individuals. Local governments will need to invest in cyber security to help mitigate the future risk of a cyber-attack. This will include upgrading computer systems, deploying security protections such as firewalls, and training users on identifying malicious activity and emails. Governments will also need to utilize professional computer staff or consultants to assist in protecting their assets and the data of their constituents.

### References:

Kaspersky 2020 <https://usa.kaspersky.com/resource-center/definitions/what-is-cyber-security>

IRMI 2020 <https://www.irmi.com/articles/expert-commentary/cyber-attack-critical-infrastructure>

IBM 2019 <https://www.ibm.com/security/data-breach/threat-intelligence>

Toon 2017 <https://rh.gatech.edu/news/587359/simulated-ransomware-attack-shows-vulnerability-industrial-controls>

White House 2018 <https://www.whitehouse.gov/wp-content/uploads/2018/03/The-Cost-of-Malicious-Cyber-Activity-to-the-U.S.-Economy.pdf>

## CHAPTER 4: MITIGATION STRATEGY

44 CFR § 201.6(c)(3)

The Mitigation Strategy lays out how the Town of Monterey intends to reduce losses identified in the Risk Assessment described in Chapter 4. The goals and objectives of Monterey guide the selection of actions to mitigate and reduce potential losses. A prioritized list of cost-effective, environmentally sound, and technically feasible mitigation actions are the product of reviewing benefits and costs of each proposed project.

The Town of Monterey is fortunate in having natural mitigative infrastructure in their preserved and retained forests and wetlands. Monterey's undeveloped land serves as important green infrastructure performing ecosystem services including stormwater management, flood control and reduction, soil stabilization, wind mitigation, water filtration, and drought prevention amongst other benefits not easily quantified. There are many tools available for calculating ecosystem services such as FEMA's Ecosystem Service Benefits Calculator<sup>8</sup>. One study by the Trust for Public Land found that for every \$1 invested through the Land and Water Conservation Fund, there was a return on that investment of \$4 from the value of natural goods and services<sup>9</sup>. In the Town of Monterey, the natural features and facilities are managed and maintained for their services to the community by Monterey and regional partners.

While Monterey participates in the National Flood Insurance Program to provide insurance for structures located in the floodplain, the Town does not have a storm water nor floodplain by-law in effect, nor have residents and developers been asked to adopt best management practices and low impact development methods, to reduce or eliminate sources of runoff into the lakes and feeder streams.

Monterey enforces the state building code and has adopted the Stretch Energy Code, in May, 2019. The Town is interested in building codes that will increase resilience to extreme winter events, such as designing roofs to withstand heavy loads of snow or ice.

If there is an emergency, the Town of Monterey utilizes CODE RED, a reverse 911 system, to alert residents of the hazardous conditions. In addition, the Police department checks on the town's most vulnerable residents, working cooperatively with the Council on Aging to ensure the

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<sup>8</sup> <https://www.fema.gov/media-library/assets/documents/110202>

<sup>9</sup> <http://cloud.tpl.org/pubs/benefits-LWCF-ROI%20Report-11-2010.pdf>

ongoing safety of residents. Signup for Code Red is voluntary, however, so the possibility exists that every resident is not being notified. Encouraging year-round and second homeowners to sign on to the system was identified as an ongoing task.

Monterey's stormwater system, briefly discussed above, includes a drainage ditch system alongside both paved and unpaved roads. The drainage system is pervious and vegetated, allowing for filtration of water into the ground, slowing the velocity of flow, and reducing turbidity that could damage the water quality in nearby lakes or streams. The Town's drainage ditches and culverts are regularly maintained by the town's Highway Department.

A table of Monterey's **Completed Mitigation Actions** can be found in **Appendix B**.

The Town of Monterey regularly monitors beaver activity and manages same, by trapping and removing beavers that build dams and flood out roads, on an 'as needed' basis. Large beaver dams pose a hazard if they fail unexpectedly during a storm event.

The Town of Monterey prioritized hazard mitigation projects based on the most pressing issues, or those with the greatest benefit. Cost was also a factor, though subordinate to protection of life and property. Since actual project costs were unknown for the majority of Monterey's proposed mitigation actions, the costs were estimated and categorized as follows:

**High:** Over \$100,000

**Medium:** Between \$50,000 - \$100,000

**Low:** Less than \$50,000

For some projects, cost is not applicable (N/A).

In the 2018 Municipal Vulnerability Preparedness Plan, the Route 23 stream crossing bridge adjacent to Town Hall and the Old Stone Dam located just downstream on the Konkapot, were identified as a priority areas of concern. In 2019, Monterey applied for funding through an MVP Action Grant to conduct engineering study of stream flow, investigate green infrastructure for flood control and assess the Old Stone Dam's condition for needed upgrades.

Through the prioritization process, Monterey identified the need for mitigation actions to address severe winter storms. The CRB Workshop and Community surveys collected from Committee members and attendees, pointed out the need to address infrastructure, utility vulnerabilities

and protect dams and natural systems for flood management. Additionally, they identified the need to Educate the public on multiple topics related to preparedness for severe weather events, green methods for burning brush, yard plantings for flood and erosion control and to establish a more formal notification system Town wide, to insure that residents are knowledgeable and prepared (Appendix F).

Table 4.1 provides a roadmap for Monterey to use to increase Town resiliency and will be updated in five years. The mitigation actions listed in table 4.1 fall within the primary types of mitigation actions, with some overlap among them:

- Local plans and regulations
- Structural projects
- Natural systems protection
- Education programs
- Preparedness and response actions

The column containing *Description of Action* is the brief summary of the mitigation action the community has identified to reduce their vulnerability to a hazard or more broadly increase resilience. The *Benefit* column will explain what the action mitigates or how it to increase resilience.

The *Implementation Responsibility* will reflect ownership and/or jurisdiction of a facility or action that will be mitigated or otherwise receive funding for improved resilience.

*Timeframe* is listed at Short, Long, and Ongoing to reflect the timeframe identified for projects through the MVP Community Resilience Building process or based on information from the previous plan. A project that has been identified as short term is one that can and need to be implemented within a one to two-year timeframe. These projects are likely to pass a benefit-cost analysis, have the political and community support necessary, and are practicable. Long term projects require multiple steps before implementation, including studies, engineering, and gaining community support. The estimated time for long term projects is two to ten years. Ongoing projects are those that may be implemented immediately but will require constant investment of resources for maintenance or other project requirements such as education. The *Priority* of a project is determined by factors including conditions due to climate change or disaster events and recovery priorities; local resources, community needs, and capabilities; State or Federal policies and funding resources; hazard impacts identified in the risk assessment; development patterns that could influence the effects of hazards; and partners that have come to the table

*Resources and Funding* listed for each action are known potential technical assistance, materials, and funding for the type of project identified.

**Table 4.1: Mitigation Action Plan - Monterey**

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Local Plans & Regulations	Identify, prioritize and plan repair or replacement of bridges, culverts, and roads throughout Town in a long-term resilience improvement program.	Plan and prioritize grant applications.	Low	Town DPW, MassDOT	Short/High	Town, EOEEA, DER, FEMA
Local Plans & Regulations	Apply for CIP and other funding as available to repair/replace critical infrastructure based on priority list.	Reduce the risk of critical municipal infrastructure failures.	High	Town DPW, Town Select Board, Town Finance Committee	Short/High	Town, EOEEA, DER, FEMA
Local Plans & Regulations	Encourage Lake Buel District and Friends of Lake Garfield and other private owners, to conduct engineering assessment of dams and establish plan for beaver control, dredging and repairs, as recommended.	Reduce the risk of flooding and road or property damage from heavy rain events.	High	Lake Buel District and Friends of Lake Garfield, Town Harbormaster	Medium/High	Town, EOEEA, DER, FEMA
Local Plans & Regulations	Contract engineering assessment of Old Stone Dam, Brewer and other public dams and follow recommendations.	Reduce the risk of flooding and road or property damage from heavy rain events.	High	Town DPW, Town Select Board	Medium/High	Town, EOEEA, DER, FEMA
Education & Awareness Programs	NIMS – Make sure key officials, including Select Board, are up to date on training requirements per FEMA.	Ensure proper emergency management procedures among municipal staff during hazardous events to reduce the risk of damage to property and/or loss of life.	Low	Town Police/Fire Department	Ongoing/High	Town, FEMA
Education & Awareness Programs	Recruit and encourage volunteers for both Fire and Ambulance corps.	Strengthen community cohesion and create robust and well-staffed emergency management personnel ready to react to hazards.	Low	Town Police/Fire Department	Ongoing/High	Town, FEMA

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Local Plans & Regulations / Structure & Infrastructure Projects	Prioritize dams that need engineering assessment & repair; seek grant funds.	Reduce the risk of flooding to properties and/or (critical) facilities located near dams.	High	Town DPW, Private Dam Owners, MA Office of Dam Safety	Short/High	Town, EOEEA, DER, FEMA
Local Plans & Regulations	Work with electric utility (National Grid) and cable/telephone providers (Fiber Connect/AT&T, Verizon) to get full complement of communications infrastructure and cell towers; investigate town-owned tower as 'Plan B.'	Bolster existing communications and add capacity for emergency events.	High	Town Select Board, Broadband, (National Grid, Fiber Connect, AT&T Verizon)	Long/High	Town, FEMA
Local Plans & Regulations / Natural Systems Protection	Develop in-town forest/tree management plan for selective tree removal, to reduce risks, pest control, replanting scheme to increase tree diversity.	Improve resiliency of local forests and address and enhance tree health while mitigating the spread of invasive species.	Medium	Town Tree Warden, Conservation Commission	Short/High	Town, EOEEA, FEMA
Local Plans & Regulations	Develop Town-wide communications strategies for voluntary systems like CodeRED/Reverse 911 and expand Neighbor 2 Neighbor.	Enhance communication capabilities to broadcast emergency event(s).	Low	Town Police/Fire Department, Town COA	Ongoing/High	Town, FEMA
Local Plans & Regulations	Town to investigate enactment of stormwater and floodplain by-laws.	Reduce non-point source pollution, mitigate flooding hazard from heavy rain events and prevent development in the floodplain.	Low	Planning Board, Zoning Board of Appeals, Town Select Board	Medium/High	Town
Local Plans & Regulations / Educations & Awareness Programs	Develop Shelter Plan and educate residents about sheltering-in-place and the creation of both short and long-term shelters, at various town locations.	Enhance municipal emergency sheltering capabilities and ensure that residents are educated on shelter locations prior to a hazardous event to prevent loss of life.	High	Town Police/Fire Department, Town Community Center	Long/Medium	Town, FEMA

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Local Plans & Regulations	Work with Town of New Marlborough and Lake Buel District on dredging, flooding and weir issues.	Provide flood protection and ensure channeling, retention and detention systems continue to properly function.	Medium	Town DPW, Town Harbormaster, Lake Buel District and Friends of Lake Garfield, Conservation Commission	Long/High	Town, FEMA
Local Plans & Regulations	Work with Monterey Water Company and lake associations to determine private well and aquifer capacities, develop water conservation measures, conduct leak inspections and identify back-up water supplies, in event of drought or fire.	Protect the Town's water supply and ensure water supply is resilient in the event of drought.	Medium	Town DPW, Town Harbormaster, Town Board of Health, Lake Buel District and Friends of Lake Garfield, Conservation Commission, Monterey Water Company	Medium/Medium	Town, FEMA
Local Plans & Regulations	Town Emergency Management Director (EMD) to initiate conversations with camps and private institutions to coordinate emergency preparedness and response plans.	Ensure effective coordination during hazardous events to improve efficiency of emergency operations and response to reduce the risk of loss of life or damage to property.	Low	Town EMD, Town Police/Fire Department, Camps and Private Institutions	Short/Medium	Town, FEMA
Local Plans & Regulations	Create a formal system and plan to keep growing senior population safe and healthy, in coordination with EMD, Fire and Ambulance services; target the frail and medically vulnerable for special outreach.	Ensure the health and safety of Monterey's senior population and create robust network of emergency management personnel equipped to provide specialized response to vulnerable populations in hazardous conditions.	Medium	Town Police/Fire Department, COA, Veteran's Services	Ongoing & Short/Medium	Town, FEMA

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Local Plans & Regulations	Initiate study on feasibility of creating senior housing complex in Town.	Ensure healthy and safe housing for Monterey's senior population, and prevent social isolation.	Medium	Town Planning Board	Ongoing & Short/Medium	Town, FEMA
Local Plans & Regulations	Promote enrollment in CodeRED/Reverse 911 system to transient community members, including second homeowners, campers/hikers, and including rental community.	Enhance communication capabilities to broadcast emergency event(s).	Low	Town Police/Fire Department	Short/Medium	Town, FEMA
Education & Awareness Programs	Create public education programs on home fire safety, water conservation, leak awareness, adoption of residential best management practices and low impact development techniques, to control and retain stormwater; investigate educational and grant resources from appropriate state agencies, including DCR, DEP etc.; use existing media and community events as outlets to reach multiple audiences.	Mitigate non-point source pollution. Mitigate flooding hazard from heavy rain events	Low	Town Police/Fire Department, Town DPW, Conservation Commission, Planning Board, Board of Zoning Appeals	Medium/Medium	Town, EOEEA, FEMA
Local Plans & Regulations	Set up annual inspections for wood frame, historic structures for fire safety.	Reduce the risk of loss of life and/or damage to historically important properties and structures.	Low	Town Fire Department, Town Building Department	Short/Low	Town, FEMA
Local Plans & Regulations	Establish redundancy for Town functions and record-keeping, in event Town Hall is compromised or inaccessible.	Creates redundant record system to alleviate issues caused by cybersecurity threats or from hazardous weather events that cause flooding for example.	Low	Town Clerk/Administrative Department, Records Access Officer	Medium/Low	Town

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Education & Awareness Programs	Take full advantage of community cohesion/support by increasing town communications and education programs on issues via website and other outlets.	Increase reach of emergency management messaging/response communications and procedures among the public.	Low	Town Administrative Department	Short/Low	Town
Local Plans & Regulations / Education & Awareness Programs	Create education program for fire safety via burning-permitting process, including video and exam, prior to issuance of permit; seek grant funds.	Reduce the risks associated with wildfires.	Low	Town Fire Department	Medium/Low	Town, EOEEA, FEMA
Local Plans & Regulations / Education & Awareness Programs	Expand NIMS structure and augment with other trainings for Town staff.	Ensure proper emergency management procedures among municipal staff during hazardous events to reduce the risk of damage to property and/or loss of life.	Low	Town Police/Fire Department	Medium/Low	Town, FEMA
Local Plans & Regulations	Conduct engineering assessment of Old Stone Dam and town owned dams and follow recommendations.	Reduce risk of property and critical infrastructure damage due to floods	High	Town DPW, Town Select Board	Short/High	Town, FEMA, EOEEA, DER
Local Plans & Regulations / Natural Systems Protection	Work with Housatonic Valley Association (HVA) to monitor stream banks on the Konkapot along River Road.	Reduce risk of flooding and sedimentation due to streambank erosion.	Medium	Town DPW, homeowners, HVA	High/Short	Town, FEMA, EOEEA, DER
Local Plans & Regulations	Assess aquifer capacity; Identify backup water supply.	Water supply protection.	Medium	Town DPW, Monterey Water Company	Medium/Long	Town, FEMA, EOEEA
Structure & Infrastructure Projects	Identify site for "full" Shelter; enhance short-term warming/cooling stations.	Protect vulnerable populations.	High	Town Police/Fire Department, Community Center	Medium/Long	Town, FEMA
Education & Awareness Programs	Water conservation education for homeowners.	Protect vulnerable populations.	Low	Town DPW, Monterey Water Co.,	Ongoing/Medium	Town, FEMA

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
				Environmental NGO's/other		
Local Plans & Regulations	Adopt floodplain and stormwater zoning overlay bylaws.	Preserve and improve surface water quality	Low	Town Planning Board	Long/High	Town
Local Plans & Regulations	Enforce Title 5 Septic regulations.	Preserve and improve surface/ground water quality	Med-High	Town Board of Health	Ongoing/High	Town, FEMA, Bank Loans Research grants
Local Plans & Regulations / Education & Awareness Programs	Establish "formal" preparedness program for homeowners including Emergency kits, locations of regional/local shelters and how-to's for "sheltering in place."	Protect vulnerable populations	Low	Town EMD, Town Police/Fire Dept., COA	Ongoing/Low	Town, FEMA, Red Cross
Structural Project, Prevention – Flooding	Commission study to look at the Lake Buel and Lake Garfield flooding issues and implement findings.	Improving the drainage will reduce the risk of flooding and reduce the cost of maintaining the roads	Low	Town DPW, Town of New Marlborough, FEMA	Short/High	Town, 604(b) Grant, EEA, FEMA.
Prevention - Flooding	Create a floodplain bylaw to control development within the floodplain.	Reducing development in the floodplain will reduce potential damage to homeowners	Low	Town Planning Board	Medium/Medium	Town, EEA, DLTA
Prevention – Flooding and water quality impairment	Create a stormwater bylaw to limit discharges into lakes and drainage systems.	Stormwater Bylaw will reduce stormwater volume flowing onto roads and into lakes/streams, reducing overall flood risk and water quality degradation	Low	Town Planning Board	Medium/Medium	Town, EEA, DLTA
Prevention, Flooding	Research process and grant funds to remove blockages in waterways caused by trees/logs, silt.	Debris removal will reduce risk of flooding	Low	Town DPW, MA DEP, Housatonic Valley Association	Medium/Medium	Town, MA DEP

Category of Action	Description of Action	Benefit	Cost	Implementation Responsibility	Timeframe / Priority	Resources / Funding
Structural Project, Prevention – Flooding	Commission study to look at the Lake Buel and Lake Garfield flooding issues and implement findings	Improving the drainage will reduce the risk of flooding and reduce the cost of maintaining the roads	Low	Town of Monterey, Town of New Marlborough	Short/ High	Towns, FEMA
Structural Project - Flooding	Complete install of improved drainage system (drop inlets, install new culverts and catch basins) on Fairview Road and pave surface to prevent erosion	Improving the drainage will reduce the risk of flooding and reduce the cost of maintaining the road	Low	Town of Monterey	Medium/ Medium	Town FEMA
Prevention - Flooding	Create a floodplain bylaw to control development within the floodplain	Reducing development in the floodplain will reduce potential damage to homeowners	Low	Town of Monterey	Short/ Medium	Town
Prevention – Flooding and water quality impairment	Create a stormwater bylaw to limit discharges into lakes and drainage systems	Stormwater Bylaw will reduce stormwater volume flowing onto roads and into lakes/streams, reducing overall flood risk and water quality degradation	Low	Town of Monterey	Short/ Medium	Town
Prevention, Natural Resource Protection – Flooding	Research process and grant funds to remove blockages in waterways caused by trees/logs, silt	Debris removal will reduce risk of flooding	Low	Town of Monterey, Mass DEP, Housatonic Valley Assn	Medium/Medium	Town, MA DEP

## **CHAPTER 5: PLAN ADOPTION**

44 CFR § 201.6(c)(5)

This plan has been formally adopted by the Select Board of the Town of Monterey on December 2, 2020.

## CHAPTER 6: PLAN MAINTENANCE

44 CFR § 201.6(c)(4) asks for a section of the HMP to describe the method and schedule of monitoring, evaluating, and updating the mitigation plan within a five-year cycle, process by which Monterey will incorporate the requirements of the mitigation plan into other planning mechanisms such as comprehensive or capital improvement plans, when appropriate, and how the community will continue public participation in the plan maintenance process (44 CFR § 201.6(c)(4)(iii)).

### Plan Review and Updates

§201.6(c)(4)(i) (iii)

The Town of Monterey will officially review needed updates for the Monterey HMP on an annual basis. Specially the Hazard Mitigation Planning Committee, stakeholders, and partners will maintain and update the mitigation action tables, complete site visits and produce reports of completed or initiated mitigation actions to incorporate into the next plan revision, research and document new disaster information, and participate in resiliency- and mitigation-related initiatives available to the region.

Annual review is scheduled to occur during annual budget updates. Under the leadership of the Select Board, the Monterey Hazard Mitigation Planning Committee will track updates based on completed mitigation actions, new development, changing problem areas, and input from public involvement. As needed on an annual basis, these updates will be shared with Berkshire Regional Planning Commission, which maintains county-wide GIS and other data.

In reaching out the residents and neighbors of Monterey, the Hazard Mitigation Planning Committee began building a network of interested residents that can inform the next update. While the Hazard Mitigation Plan must be updated every five years, Monterey will begin the process of organizing and identifying funding for the plan update annually.

### Integration in Future Planning

§201.6(c)(4)(ii)

This HMCAP will be used in all future planning efforts in the Town of Monterey and be integrated into any new plans. The final adopted HMCAP will be made publicly available on the Town of Monterey and BRPC websites for reference and comment. Any regional plans developed by BRPC or the Commonwealth should refer to the publicly available Monterey Hazard Mitigation & Climate Adaptation Plan to ensure consistency with the vision of the community and with region-wide resilience to hazards.

## **APPENDICES:**

APPENDIX A: MEETING AND PUBLIC PARTICIPATION DOCUMENTATION

APPENDIX B: COMPLETED MITIGATION ACTIONS

APPREINIX C: REQUEST FOR COMMENT FROM REGIONAL PARTNERS AND JURISDICTIONS

## APPENDIX A: MEETING DOCUMENTATION

**Meeting Notes:**

**Town of Monterey/ Berkshire Regional Planning Commission**

**Meeting Notes – July 25, 2019**

Berkshire Regional Planning Commission (BRPC) Senior Planner, Caroline Massa met with Town Officials to discuss the Town's approach to writing its Hazard Mitigation Plan. Attending for Monterey HMCAP committee were: Police Chief Gareth Backhaus, Select Board member Steve Weisz, Highway Dept. Director & Fire Chief, Shawn Tryon and Dennis Lynch, Community Center Board member.

C. Massa reviewed the scope of work and reminded the Committee members that they will have to meet the MEMA/FEMA regulations including developing a mission statement. A sample mission statement was provided to the Committee members for review and consideration.

BRPC asked Committee to briefly review those areas that are still current concerns for Hazard Mitigation. Members listed Lake Garfield Dam and Old Stone Dam (used as a dry well in case of fire in downtown) as requiring maintenance and repair.

Weather and other hazards that have impacted Monterey: In 1995 and '96 tornados caused damage and earned the Town a place in "tornado alley." The 1996 storm leveled a mile-wide strip that took out trees, powerlines, a barn and blocked major roads. Several deaths occurred from the tornado in neighboring Great Barrington.

Severe storms are a concern - in the past it has taken weeks to get the power restored. The power lines on Rte. 23 are not within town control, as they are National Grid's responsibility. The Town has a tree warden who does active tree maintenance, but National Grid has had crews working along main roads to cut back branches near powerlines. It was recommended that the Tree warden be invited to an upcoming meeting.

Sheltering: The Monterey Community Center serves as a cooling shelter and the newly renovated Library, is setup to have a generator, so will be proposed as another cooling center. There are 3 other generators available to the Town – at Town Hall, the Firehouse and Highway Dept. Transfer Station.

In 2016 there was a period of drought, raising concerns around dried up wells, increased risk of fire. Burning is controlled by permit only, but more education around how to do it properly is needed. Invasive species like Eurasian milfoil are impacting 1/3 of Lake Garfield (northwest) and ½ of Lake

Buel. It is being controlled by chemicals and manual removal by volunteers including divers. Increase in heavy rains/snow could also increase landslide risk and is already causing erosion and scouring along creeks and streams in places.

BRPC asked what existing plans the Town has, that are pertinent to this process and helped fill out the **Capability Assessment Worksheet 4.1**. There is a Master plan from 2010 and an Economic Development Plan from 2006. Others listed on Worksheet.

BRPC and the Committee reviewed the **Mitigation Action Plan** from the 2012 Berkshire County Hazard Mitigation Plan and updated same.

**Action Items** – BRPC to send a copy of the mission statement to each Committee member for edits. BRPC will type up and resend this table 3.1.2 to the group and insert the completed Hazard Table into the Draft plan. Also, BRPC will send materials for review before next meeting (Date T/B/D) and send out advance meeting notice.

## Town of Monterey/ Berkshire Regional Planning Commission

### Meeting Notes – August 22, 2019

Monterey HMCAP committee in attendance: Police Chief Gareth Backhaus, Select Board member Steve Weisz, Highway Dept. Director & Fire Chief, Shawn Tryon and Dennis Lynch, Community Center Board member and Town grant writer.

Caroline Massa, Senior Planner and Margaret McDonough, Planner, attended for BRPC.

Committee discussed and completed the Hazard Impacts Table, and added Dam Failure, Vector-borne Diseases, Invasive Species, Extreme Temperature(s) and Cyber Security (for Town systems and including the need for surveillance to protect play areas, public gathering places, due to terrorism or armed shooter threats) to the list of Hazards that have impacted Monterey or could do so, in the future.

BRPC and the Committee members reviewed the **Critical Facilities** list and map and updated same. The Flood-prone areas list was updated, with notations made on what infrastructural work on culverts, bridges, dams has been completed since 2018. Infrastructural improvements slated for the coming year(s) were also included in the updated list.

Discussion on the Dams of critical concern included mention of Lake Garfield and Old Stone Dams. The Monterey Town Library's recent expansion and renovation is now completed. The Town is interested in pursuing an MVP Action Grant to improve the 6' culvert next to Town hall and possibly do engineering assessment on Old Stone Dam.

**Public Outreach Information**

The meetings were posted and open to the public?

The HMCAP Committee will hold a Q&A before the Select board meeting at which the Draft Plan is presented.

**Plan Review and Maintenance procedure**

It was determined that the review of the plan will occur annually. That process will be an agenda item on the Select Board meeting closest to that date.

**Email Sent to Neighboring Communities:**

**From:** Monterey Police Chief [<mailto:mpdchief@montereyma.gov>]

**Sent:** Monday, November 23, 2020 12:05 PM

**To:** William Walsh <[WWalsh@Townofgb.org](mailto:WWalsh@Townofgb.org)>; 'Daniel T. Hamill - Otis PD' <[PoliceChief@townofotisma.com](mailto:PoliceChief@townofotisma.com)>; [southfieldkid@verizon.net](mailto:southfieldkid@verizon.net); [jtburrows@verizon.net](mailto:jtburrows@verizon.net); 'Molly Curtin-Schafer' <[townhall@bcn.net](mailto:townhall@bcn.net)>

**Subject:** Town of Monterey Hazzard Mitigation /Climate Adaption Plan for review

“To (Select Boards/emergency managers of abutting communities)

The Town of Monterey is completing the Monterey Hazard Mitigation and Climate Adaptation Plan for FEMA approval.

We are sharing the draft plan for your review and comment. We appreciate your feedback as your earliest convenience.”

Thank-you,

Gareth J. Backhaus

Chief of Police/EMD

Monterey Police Department

435 Main Road, P.O. Box 942

Monterey, MA 01245

Office (413) 528-1443 ext. 120

[mpdchief@montereyma.gov](mailto:mpdchief@montereyma.gov)

## Response from Town of Great Barrington.

Looks good to me Chief.



**William R. Walsh, Jr.**  
Chief of Police  
Director of Emergency Management  
413-528-0306  
[wwalsh@townofgb.org](mailto:wwalsh@townofgb.org)  
Town of Great Barrington  
465 Main Street  
Great Barrington MA 01230



The Secretary of State's office has determined that most e-mails to and from municipal offices and officials are public records. Consequently, confidentiality should not be expected.

**From:** Monterey Police Chief [<mailto:mpdchief@montereyma.gov>]  
**Sent:** Monday, November 23, 2020 12:05 PM  
**To:** William Walsh <[WWalsh@Townofgb.org](mailto:WWalsh@Townofgb.org)>; 'Daniel T. Hamill - Otis PD' <[PoliceChief@townofotisma.com](mailto:PoliceChief@townofotisma.com)>; [southfieldkid@verizon.net](mailto:southfieldkid@verizon.net); [itburrows@verizon.net](mailto:itburrows@verizon.net); 'Molly Curtin-Schafer' <[townhall@bcn.net](mailto:townhall@bcn.net)>  
**Subject:** Town of Monterey Hazzard Mitigation /Climate Adaption Plan for review

“To (Select Boards/emergency managers of abutting communities)

The Town of Monterey is completing the Monterey Hazard Mitigation and Climate Adaptation Plan for FEMA approval. We are sharing the draft plan for your review and comment. We appreciate your feedback as your earliest convenience.”

Thank-you,

Gareth J. Backhaus  
Chief of Police/EMD

Monterey Police Department  
435 Main Road, P.O. Box 942  
Monterey, MA 01245  
Office (413) 528-1443 ext. 120  
[mpdchief@montereyma.gov](mailto:mpdchief@montereyma.gov)

## APPENDIX B: COMPLETED MITIGATION ACTIONS

Category of Action	Description of Action	Benefit	Implementation Responsibility	Timeframe / Priority	Resources / Funding	Status
Structural Project – Flooding	Replace bridge on Wellman Road with a larger bridge to reduce flooding.	Improving the bridges capacity for water flow will help reduce flooding.	Town of Monterey, MassDOT	4-6 years/ Medium	MassDOT	Completed 2016
Structural Project - Flooding	Replace bridge at New Marlboro Road / Harmon Road with a larger bridge to reduce flooding.	Improving the bridges capacity for water flow will help reduce flooding.	Town of Monterey, MassDOT	4-6 years/ Medium	MassDOT	Completed 2015
Structural Project - Flooding	Repair/strengthen bridge w/ structural steel to increase rating at Curtis Rd. to reduce flooding.	Improving the bridges capacity for water flow will help reduce flooding.	Town of Monterey, MassDOT	4-6 years/ Medium	MassDOT	Completed 2019
Prevention, Natural Resource Protection – Flooding	Harmon & New Marlborough Rd. - secure funding to remove blockages upstream of bridge (trees, etc.)	Remove debris to reduce the risk of damming and subsequent flooding.	Town of Monterey, Mass DEP & Property Owner	4-6 years/ Medium	Town, MA DEP	Completed
Structural Project – Flooding	Replace bridge at stream crossing on Beartown Mountain Road w/ larger culvert to alleviate flooding.	Increasing the capacity of the bridge to handle more water will reduce the risk of flooding and the chance to damage to the infrastructure.	Town of Monterey, MassDOT	4-6 years / Medium	MassDOT	Completed

Property Protection, All Hazards	Identify historic structures, businesses and critical facilities located in hazard-prone areas, including floodplains and dam failure inundation areas.	Identifying historic structures, businesses and critical facilities in floodplain and inundation areas will enable those facilities to be better prepared for the hazards and to prevent their loss.	Town of Monterey, MEMA, Massachusetts Historical Commission	4-6 years/ Medium	Town	Completed
Prevention – Flooding	Work on controlling beaver populations throughout town.	Using beaver control solutions to control the beaver population will reduce or eliminate the risk of flooding.	Town of Monterey	4-6 years / Medium	Town, MSPCA	Completed -ongoing program established

**APPENDIX C: FEMA REVIEW TOOL 12-15-20**

# LOCAL MITIGATION PLAN REVIEW TOOL - Final

## Town of Monterey, MA

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The *Local Mitigation Plan Review Tool* demonstrates how the Local Mitigation Plan meets the regulation in 44 CFR §201.6 and offers States and FEMA Mitigation Planners an opportunity to provide feedback to the community.

- The Regulation Checklist provides a summary of FEMA’s evaluation of whether the Plan has addressed all requirements.
- The Plan Assessment identifies the plan’s strengths as well as documents areas for future improvement.
- The Multi-jurisdiction Summary Sheet is an optional worksheet that can be used to document how each jurisdiction met the requirements of each Element of the Plan (Planning Process; Hazard Identification and Risk Assessment; Mitigation Strategy; Plan Review, Evaluation, and Implementation; and Plan Adoption).

The FEMA Mitigation Planner must reference this *Local Mitigation Plan Review Guide* when completing the *Local Mitigation Plan Review Tool*.

<b>Jurisdiction:</b> Town of Monterey, MA	<b>Title of Plan:</b> Monterey Hazard Mitigation and Climate Adaptation Plan	<b>Date of Plan:</b> March 6, 2020
<b>Single or Multi-jurisdiction plan?</b> Single jurisdiction	<b>New Plan or Plan Update?</b> Update	
<b>Regional Point of Contact:</b> None	<b>Local Point of Contact:</b> Chief Gareth Backhaus, Monterey Chief of Police Monterey Police Department 435 Main Rd., Monterey, MA 01245 (413) 528-3211 <a href="mailto:mpdchief@montereyma.gov">mpdchief@montereyma.gov</a>	

<b>State Reviewer:</b> <i>MEMA requests cursory review from FEMA</i>	<b>Title:</b>	<b>Date:</b> Submitted to MEMA <b>3/6/20</b> , From MEMA to FEMA <b>4/9/2020</b> . Rec’d 11/25/2020 & 12/15/2020
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<b>FEMA Reviewer:</b> Marie-Annette (Nan) Johnson Brigitte Ndikum-Nyada	<b>Title:</b> R1 Community Planner Community Planner	<b>Date:</b> 4/9/2020 - 5/15/2020 5/11/20 – 5/15/20; 11/25-11/30; 12/15/2020
<b>Date Received in FEMA Region I</b>	4/9/2020; 11/25/20; 12/15/2020	
<b>Plan Not Approved</b>	5/15/2020 <i>Requires Revisions</i>	
<b>Plan Approvable Pending Adoption</b>	11/30/2020	
<b>Plan Adopted</b>	12/2/2020	
<b>Plan Approved</b>	<b>12/15/2020</b>	

**SECTION 1:  
REGULATION CHECKLIST**

**INSTRUCTIONS:** The Regulation Checklist must be completed by FEMA. The purpose of the Checklist is to identify the location of relevant or applicable content in the Plan by Element/sub-element and to determine if each requirement has been ‘Met’ or ‘Not Met.’ The ‘Required Revisions’ summary at the bottom of each Element must be completed by FEMA to provide a clear explanation of the revisions that are required for plan approval. Required revisions must be explained for each plan sub-element that is ‘Not Met.’ Sub-elements should be referenced in each summary by using the appropriate numbers (A1, B3, etc.), where applicable. Requirements for each Element and sub-element are described in detail in this *Plan Review Guide* in Section 4, Regulation Checklist.

<b>1. REGULATION CHECKLIST</b>	<b>Location in Plan (section and/or page number)</b>	<b>Met</b>	<b>Not Met</b>
<b>Regulation (44 CFR 201.6 Local Mitigation Plans)</b>			
<b>ELEMENT A. PLANNING PROCESS</b>			
A1. Does the Plan document the planning process, including how it was prepared and who was involved in the process for each jurisdiction? (Requirement §201.6(c)(1))	Page 4-5 (Chapter 2) and Appendices A and C	X	
A2. Does the Plan document an opportunity for neighboring communities, local and regional agencies involved in hazard mitigation activities, agencies that have the authority to regulate development as well as other interests to be involved in the planning process? (Requirement §201.6(b)(2))	Page 4, 5 and Appendix C	X	
A3. Does the Plan document how the public was involved in the planning process during the drafting stage? (Requirement §201.6(b)(1))	Page 4 and 5 (Chapter 2) and Appendix C	X	
A4. Does the Plan describe the review and incorporation of existing plans, studies, reports, and technical information? (Requirement §201.6(b)(3))	Incorporation of Existing Information on Page 5	X	
A5. Is there discussion of how the community(ies) will continue public participation in the plan maintenance process? (Requirement §201.6(c)(4)(iii))	Page 120 (Chap 6: Plan Maintenance)	X	
A6. Is there a description of the method and schedule for keeping the plan current (monitoring, evaluating and updating the mitigation plan within a 5-year cycle)? (Requirement §201.6(c)(4)(i))	Page 120 (Chap 6: Plan Maintenance)	X	
<b>ELEMENT A: REQUIRED REVISIONS</b>			
<b>ELEMENT B. HAZARD IDENTIFICATION AND RISK ASSESSMENT</b>			
B1. Does the Plan include a description of the type, location, and extent of all-natural hazards that can affect each jurisdiction(s)? (Requirement §201.6(c)(2)(i))	Pages 8 - 108	X	
B2. Does the Plan include information on previous occurrences of hazard events and on the probability of future hazard events for each jurisdiction? (Requirement §201.6(c)(2)(i))	Pages 20 - 108 Historic Data and Probability sections	X	

<b>1. REGULATION CHECKLIST</b>		<b>Location in Plan</b> (section and/or page number)	<b>Met</b>	<b>Not Met</b>
<b>Regulation (44 CFR 201.6 Local Mitigation Plans)</b>				
B3. Is there a description of each identified hazard's impact on the community as well as an overall summary of the community's vulnerability for each jurisdiction? (Requirement §201.6(c)(2)(ii))	Pages 23 - 109 Vulnerability Assessment Sections	X		
B4. Does the Plan address NFIP insured structures within the jurisdiction that have been repetitively damaged by floods? (Requirement §201.6(c)(2)(ii))	Pages 14, 23	X		
<b><u>ELEMENT B: REQUIRED REVISIONS</u></b>				
<b>ELEMENT C. MITIGATION STRATEGY</b>				
C1. Does the plan document each jurisdiction's existing authorities, policies, programs and resources and its ability to expand on and improve these existing policies and programs? (Requirement §201.6(c)(3))	Pages 110-111 (Chapter 4: Mitigation Strategy)	X		
C2. Does the Plan address each jurisdiction's participation in the NFIP and continued compliance with NFIP requirements, as appropriate? (Requirement §201.6(c)(3)(ii))	Pages 14, 28 & 110	X		
C3. Does the Plan include goals to reduce/avoid long-term vulnerabilities to the identified hazards? (Requirement §201.6(c)(3)(i))	Page 7, Pages 112 – 116 (Chapter 4: Mitigation Strategy)	X		
C4. Does the Plan identify and analyze a comprehensive range of specific mitigation actions and projects for each jurisdiction being considered to reduce the effects of hazards, with emphasis on new and existing buildings and infrastructure? (Requirement §201.6(c)(3)(ii))	Pages 112-116 (Chapter 4: Mitigation Strategy)	X		
C5. Does the Plan contain an action plan that describes how the actions identified will be prioritized (including cost benefit review), implemented, and administered by each jurisdiction? (Requirement §201.6(c)(3)(iv)); (Requirement §201.6(c)(3)(iii))	Pages 5-6, Pages 112 – 117 (Chapter 4: Mitigation Strategy)	X		
C6. Does the Plan describe a process by which local governments will integrate the requirements of the mitigation plan into other planning mechanisms, such as comprehensive or capital improvement plans, when appropriate? (Requirement §201.6(c)(4)(ii))	Page 119	X		
<b><u>ELEMENT C: REQUIRED REVISIONS</u></b>				
<b>ELEMENT D. PLAN REVIEW, EVALUATION, AND IMPLEMENTATION</b> (applicable to plan updates only)				
D1. Was the plan revised to reflect changes in development? (Requirement §201.6(d)(3))	Pages 10-16	X		
D2. Was the plan revised to reflect progress in local mitigation efforts? (Requirement §201.6(d)(3))	Pages 124-126 (Appendix B: Completed Mitigation Actions	X		

<b>1. REGULATION CHECKLIST</b>		<b>Location in Plan</b> (section and/or page number)	<b>Met</b>	<b>Not Met</b>
<b>Regulation (44 CFR 201.6 Local Mitigation Plans)</b>				
D3. Was the plan revised to reflect changes in priorities? (Requirement §201.6(d)(3))	Page 6		X	
<b><u>ELEMENT D: REQUIRED REVISIONS</u></b>				
<b>ELEMENT E. PLAN ADOPTION</b>				
E1. Does the Plan include documentation that the plan has been formally adopted by the governing body of the jurisdiction requesting approval? (Requirement §201.6(c)(5))	Signed adoption document on 2 <sup>nd</sup> page. Adopted on 12/2/2020		X	
E2. For multi-jurisdictional plans, has each jurisdiction requesting approval of the plan documented formal plan adoption? (Requirement §201.6(c)(5))				
<b><u>ELEMENT E: REQUIRED REVISIONS</u></b>				
<b>ELEMENT F. ADDITIONAL STATE REQUIREMENTS (OPTIONAL FOR STATE REVIEWERS ONLY; NOT TO BE COMPLETED BY FEMA)</b>				
F1.				
F2.				
<b><u>ELEMENT F: REQUIRED REVISIONS</u></b>				

## SECTION 2: PLAN ASSESSMENT

### A. Plan Strengths and Opportunities for Improvement

This section provides a discussion of the strengths of the plan document and identifies areas where these could be improved beyond minimum requirements.

#### Recommended Corrections:

- N/A

#### Element A: Planning Process

##### ***Strengths:***

- Community officials were effectively engaged in the planning process. Their feedback shaped the content of the plan. These same individuals served on the 2018 Municipal Vulnerability Preparedness Committee.
- A range of existing studies, reports, and plans were reviewed and incorporated, resulting in a plan that is comprehensive and current. Due to the large percentage of state forested lands which are identified as an important asset to the Town, the plan update reviewed and incorporated the state land/resource management plans and relevant planning documents.
- This Monterey HMCAP incorporates the Municipal Vulnerability Preparedness (MVP) planning process results and integrates the MVP Workshop summaries throughout the plan.
- Supporting documentation (meeting summaries) of the two meetings was included in the appendices.
- Overall, this plan update and the Town's planning process has effectively led to a tool that can successfully guide this small community with its efforts to mitigate its risk from its identified hazards over this next planning period. Also, to integrate this with its efforts to adapt to the impacts of climate change.

##### ***Opportunities for Improvement:***

- Even though this is a small community, consider diversifying stakeholder representation on the Town's HMCAP Committee or workgroup. For example, this may include individuals from the historic preservation and business interests, public health and education, and the farming or forestry community. Doing so can expand the types of concerns to address and the networks to engage and will strengthen the plan and its implementation.
- The neighboring Town of New Marlborough should be invited to the next HMCAP update to discuss common flooding issues. The Town is responsible for joint implementation of one of the actions on the Action Plan.
- Consider incorporating specific mitigation measure evaluation criteria into the plan monitoring procedures so that progress can be better quantified.
- Provide insights into the planning process for what worked well and what the challenges may have been. Provide recommendations for the next update.

## Element B: Hazard Identification and Risk Assessment

### **Strengths:**

- Great review and integration with risk information from the MVP workshop, the SHMCAP, and state resource management documents.
- The document including the risk assessment is very well formatted and user friendly. The maps and graphics clearly show the planning area and hazard risks/vulnerabilities. However, the map on page 13 could use some improvements. Based on color coding, 'Residential and multi-family' designated in red is not obvious on the map.
- Hazard profiles are well-defined, with detailed information about the context of the hazard and the risk it presents to the community. The State Hazard Mitigation Plan is utilized.
- The plan cites the information it used to update the plan.
- Future conditions are addressed and integrated into the risk assessment.

### **Opportunities for Improvement:**

- Seek ways to highlight the unique hazard, risk, and vulnerability information for within the Town itself or a region's impact on the hazards and risk within the jurisdiction. The risk assessment often discusses national data, state data, and regional data in addition to the Town's data. Sometimes this can make it challenging to the reader to understand what the information is for the Monterey jurisdiction, or whether the data exists for it.
- The terms "Extent" and "Likely Severity" are interchanged and are resulting in confusion. **Severity** can be considered as how bad can the *impacts* be from the occurrence (e.g. # of structures damaged or the losses in dollars). **Extent** is the *strength or magnitude* of the hazard (e.g., strongest wind force recorded, most/least precipitation and its duration, highest river levels, highest/lowest temperatures, size such as # acres burned or # acres of landslide, size of hail, etc.).
- Examine risk separately from current preparedness and response efforts. While current response capabilities may be considered adequate for minimizing the effects of a disaster, there could still be mitigation actions that would reduce the need to have as many response assets in the first place. Understanding *why* the vulnerabilities (problems) exist in the first place will help to arrive at the solutions for these problems for the long term. Often times, this is found in how the vulnerabilities were built or designed or located. This can include how structures, drainage, communication towers or systems, or dams were designed, built, or located within a hazard prone area. For example, the wildfire vulnerabilities could go further to discuss how the structures in the intermix may be more vulnerable due to wood shake roofs and/or needing defensible space and forest management.
- Ensure the risk assessment for the update is using the most current available information. It appears some data only reports to 2013 or 2017 (droughts, hurricanes/tropical storms, others).
- An effective plan provides a greater understanding of the specific vulnerabilities that exist in the Town along with their problem statements and even some consideration of its priority. The more specific the vulnerabilities unique to the Town can be defined, the more effective the mitigation strategies can be connected to the risk assessment. See comment above regarding vulnerability and mitigation vs. preparedness/response actions. An

example may be that a certain existing bridge's design most likely will not be able to withstand the expected stream flows over the next 10-20 years creating flooding to x-area with x-amount of structures that may require relocating those senior residents most vulnerable. Then, the action(s) can connect more effectively to this vulnerability problem statement in the mitigation strategy

- Dam inventory provided on page 103 on table 3.16 lists 7 Dams. On page 104, Figure 3.22, a map of Dams in Monterey contradicts information on table 3.16. There are at least 18 Dams highlighted on the map. A narrative would help to understand why maintenance on the Old Stone Dam located directly opposite Town Hall has been deferred.

### Element C: Mitigation Strategy

#### **Strengths:**

- The community's mitigation goals are unique and customized to the community.
- The goals are well written and are achievable. Goal #6 is an especially effective mitigation goal.
- The Town's mitigation goals are identified at the beginning of the plan as part of the opening highlights.
- There are good descriptions of the benefits for each action next to its cost.

#### **Opportunities for Improvement:**

- The plan includes of a variety of different types of "actions" (local plans and regulations, structure and infrastructure projects, natural system protections, and education and awareness programs). However, the hazard mitigation strategy would be more effective with *more emphasis on long term risk reduction "mitigation" actions*. The actions are all identified as mitigation when many of them are preparedness actions. These should be correctly identified as to which ones are mitigation and which are for preparedness and response, or for maintenance (repairs/replacements without improvements to mitigate the longer-term vulnerabilities). While these other actions may be included, it is important to distinguish the different purpose these actions serve. That is, being ready for the impact (preparedness), or providing long term solutions to fix what is causing the impact in the first place (mitigation - the primary purpose of this plan).
- An effective strategy makes the connection between the problem (vulnerability/risk) and the solution (actions). Consider adding a column in the Table next to the action that describes how the action will address the problem as identified in the risk assessment.
- Further address in the capability discussion (page 110-111) if the Town with its funding, public support, authorities, etc. has what it needs to expand or improve its existing capabilities to implement hazard mitigation.
- Consider mitigation strategies to address the '122 homes and buildings including most of its Critical Facilities, built in the 100-year flood plain.'

- To expand NFIP’s continued compliance requirement, check out the new Massachusetts model Floodplain Bylaw at this link: <https://www.mass.gov/guides/floodplain-management> Massachusetts 2020 Model Floodplain Bylaws. <https://msc.fema.gov/portal>

#### **Element D: Plan Update, Evaluation, and Implementation (*Plan Updates Only*)**

##### ***Strengths:***

- The plan connects changes in development directly to changes in risk.
- The plan clearly describes the community's development changes since the last update.
- Priorities in the plan recognize current conditions. They are reflective of the planning process, risk assessment, and mitigation strategy.

##### ***Opportunities for Improvement:***

- Describe general land use changes in neighboring jurisdictions or on the State-owned land that may affect the community's risk.
- For the progress on the previous actions, do include details about why an action could not be completed (funding, staffing, etc.).
- Consider including a discussion on how mitigation activities have increased the community’s resilience and support other long-term community planning goals.
- Including a discussion of lessons learned about implementing mitigation actions would strengthen the plan, as would a short narrative on some “success stories” about their implementation.

## B. Resources for Implementing Your Approved Plan

Refer to the [Massachusetts Integrated State Hazard Mitigation and Climate Action Plan](#), [Resilient MA Climate Clearinghouse](#), and State's [Climate Action Page](#) to learn about hazards relevant to Massachusetts and the State's efforts and action plan.

### Technical Assistance:

#### FEMA

- [FEMA Climate Change](#): Provides resources that address climate change.
- [FEMA Library](#): FEMA publications can be downloaded from the library website. These resources may be especially useful in public information and outreach programs. Topics include building and construction techniques, NFIP policies, and integrating historic preservation and cultural resource protection with mitigation.
- [FEMA RiskMAP](#): Technical assistance is available through RiskMAP to assist communities in identifying, selecting, and implementing activities to support mitigation planning and risk reduction. Attend RiskMAP discovery meetings that may be scheduled in the state, especially any in neighboring communities with shared watersheds boundaries.

#### Other Federal

- [EPA Resilience and Adaptation in New England \(RAINE\)](#): A collection of vulnerability, resilience and adaptation reports, plans, and webpages at the state, regional, and community levels. Communities can use the RAINE database to learn from nearby communities about building resiliency and adapting to climate change.
- [EPA Soak Up the Rain](#): Soak Up the Rain is a public outreach campaign focused on stormwater quality and flooding. The website contains helpful resources for public outreach and easy implementation projects for individuals and communities.
- [NOAA C-CAP Land Cover Atlas](#): This interactive mapping tool allows communities to see their land uses, how they have changed over time, and what impact those changes may be having on resilience.
- [NOAA Sea Grant](#): Sea Grant's mission is to provide integrated research, communication, education, extension and legal programs to coastal communities that lead to the responsible use of the nation's ocean, coastal and Great Lakes resources through informed personal, policy and management decisions. Examples of the resources available help communities plan, adapt, and recovery are the Community Resilience Map of Projects and the National Sea Grant Resilience Toolkit
- [NOAA Sea Level Rise Viewer](#) and [Union for Concerned Scientists Inundation Mapper](#): These interactive mapping tools help coastal communities understand how their hazard risks may be changing. The "Preparing for Impacts" section of the inundation mapper addresses policy responses to protect communities.
- [NOAA U.S. Climate Resilience Toolkit](#): This resource provides scientific tools, information, and expertise to help manage climate-related risks and improve resilience to extreme events. The "[Steps to Resilience](#)" tool may be especially helpful in mitigation planning and implementation.

#### State

- [Massachusetts Emergency Management Agency](#): The Massachusetts State Hazard Mitigation Officer (SHMO) and State Mitigation Planner(s) can provide guidance regarding grants, technical assistance, available publications, and training opportunities.

- Massachusetts Departments of [Conservation and Recreation](#) and [Environmental Protection](#) can provide technical assistance and resources to communities seeking to implement their hazard mitigation plans.
- [MA Mapping Portal](#): Interactive mapping tool with downloadable data
- <https://www.mass.gov/guides/floodplain-management> Massachusetts 2020 Model Floodplain Bylaws. <https://msc.fema.gov/portal>

#### **Not for Profit**

- [Kresge Foundation Online Library](#): Reports and documents on increasing urban resilience, among other topics.
- [Naturally Resilient Communities](#): A collaboration of organizations put together this guide to nature-based solutions and case studies so that communities can learn which nature-based solutions can work for them.
- [Rockefeller Foundation Resilient Cities](#): Helping cities, organizations, and communities better prepare for, respond to, and transform from disruption.

#### **Funding Sources:**

- [Massachusetts Coastal Resilience Grant Program](#): Funding for coastal communities to address coastal flooding, erosion, and sea level rise.
- [Massachusetts Municipal Vulnerability Preparedness](#) program: Provides support for communities to plan for climate change and resilience and implement priority projects.
- [Massachusetts Water Quality Grants](#): Clean water grants that can be used for river restoration or other kinds of hazard mitigation implementation projects.
- [Grants.gov](#): Lists of grant opportunities from federal agencies (HUD, DOT/FHWA, EPA, etc.) to support rural development, sustainable communities and smart growth, climate change and adaptation, historic preservation, risk analyses, wildfire mitigation, conservation, Federal Highways pilot projects, etc.
- [FEMA Hazard Mitigation Assistance](#) (HMA): FEMA's Hazard Mitigation Assistance provides funding for projects under the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM), and Flood Mitigation Assistance (FMA). States, federally recognized tribes, local governments, and some not for profit organizations are eligible applicants.
- [GrantWatch](#): The website posts current foundation, local, state, and federal grants on one website, making it easy to consider a variety of sources for grants, guidance, and partnerships. Grants listed include The Partnership for Resilient Communities, the Institute for Sustainable Communities, the Rockefeller Foundation Resilience, The Nature Conservancy, The Kresge Climate-Resilient Initiative, the Threshold Foundation's Thriving Resilient Communities funding, the RAND Corporation, and ICLEI Local Governments for Sustainability.
- USDA [Natural Resource Conservation Service](#) (NRCS) and [Rural Development Grants](#): NRCS provides conservation technical assistance, financial assistance, and conservation innovation grants. USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications.