

# Cumberland County, ME

Risk-assessment baseline packet

County FIPS: 23005    Release: 2026-10    Data as of: 2026-09-30    Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

## Summary

Plan status as of 2026-09-30: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$26,887,662 a year), Hurricane (\$16,027,888) and Ice Storm (\$5,741,960).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

## TERMS USED

**EAL:** expected annual loss: FEMA's modeled average yearly loss from a hazard.

**NRI:** FEMA's National Risk Index (version 1.20, December 2025).

**NFIP:** National Flood Insurance Program.

**RL, SRL:** repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

**FMA, HMGP:** Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

**PA:** FEMA Public Assistance: disaster aid to governments and some nonprofits.

**Zone-level:** NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

**County-coded:** NOAA logged the event to this county.

**FIPS:** the federal code for a place; 23005 is this area.

**D0 to D4:** U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

**F/EF, EFU:** Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

**kt, CONUS:** knots (1 kt is about 1.15 mph); the contiguous United States.

**CFR:** Code of Federal Regulations.

**A4-a, E1-a:** other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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# Plan clock

No county-level plan row in FEMA data

## What changed since your last plan

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

Sources: 1, 2, 4, 6 (numbered list at the end)

**Plan status for every jurisdiction listed in this county: 30 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.**

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

## Plan clock

### Plan status for every jurisdiction listed in this county

Source: 1

| Jurisdiction          | Type | Status                       | Plan                                                                       | Approved   | Expires    | Days to<br>expiry<br><small>negative =<br/>days since<br/>expiry</small> | Notes |
|-----------------------|------|------------------------------|----------------------------------------------------------------------------|------------|------------|--------------------------------------------------------------------------|-------|
| Portland city         | City | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| South Portland city   | City | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Westbrook city        | City | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Baldwin town          | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Bridgton town         | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Brunswick town        | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Cape Elizabeth town   | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Casco town            | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Chebeague Island town | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Cumberland town       | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Falmouth town         | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Freeport town         | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Frye Island town      | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Gorham town           | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Gray town             | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Harpswell town        | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Harrison town         | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Long Island town      | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |
| Naples town           | Town | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645) | 2022-04-28 | 2027-04-27 | 209                                                                      |       |

| Jurisdiction                       | Type                  | Status                       | Plan                                                                             | Approved   | Expires    | Days to<br>expiry<br><i>negative =<br/>days since<br/>expiry</i> | Notes                                 |
|------------------------------------|-----------------------|------------------------------|----------------------------------------------------------------------------------|------------|------------|------------------------------------------------------------------|---------------------------------------|
| New Gloucester town                | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| North Yarmouth town                | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Pownal town                        | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Raymond town                       | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Scarborough town                   | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Sebago town                        | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Standish town                      | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Windham town                       | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Yarmouth town                      | Town                  | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              |                                       |
| Gray Water District                | Water/Sewer Authority | Approved, expires 2027-04-27 | Cumberland County ME Hazard Mitigation Plan 2022 Update (FEMA plan 107645)       | 2022-04-28 | 2027-04-27 | 209                                                              | this jurisdiction approved 2026-02-04 |
| University of Southern Maine (USM) | College/University    | Approved, expires 2027-11-29 | University of Maine System Hazard Mitigation Plan 2022 Update (FEMA plan 108451) | 2022-11-30 | 2027-11-29 | 425                                                              |                                       |

## Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

| Rank<br>by EAL | Hazard           | NRI risk<br>rating  | EAL rating          | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property<br/>damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                          |
|----------------|------------------|---------------------|---------------------|------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland Flooding  | Relatively Low      | Relatively Moderate | \$26,164,483                                         | \$16,683                                                  | \$706,496                                                                                                   | \$26,887,662                                                   | 91                                                             |                                                                                                                                     |
| 2              | Hurricane        | Relatively Moderate | Relatively High     | \$15,393,700                                         | \$178,367                                                 | \$455,821                                                                                                   | \$16,027,888                                                   | 3                                                              |                                                                                                                                     |
| 3              | Ice Storm        | Very High           | Very High           | \$5,432,901                                          | n/a                                                       | \$309,058                                                                                                   | \$5,741,960                                                    | 4                                                              |                                                                                                                                     |
| 4              | Coastal Flooding | Relatively Moderate | Relatively High     | \$3,696,454                                          | n/a                                                       | \$5,075                                                                                                     | \$3,701,529                                                    | 72                                                             |                                                                                                                                     |
| 5              | Winter Weather   | Very High           | Very High           | \$521,656                                            | \$35                                                      | \$2,898,755                                                                                                 | \$3,420,446                                                    | 229                                                            |                                                                                                                                     |
| 6              | Earthquake       | Relatively Low      | Relatively Moderate | \$2,841,321                                          | n/a                                                       | \$570,375                                                                                                   | \$3,411,696                                                    |                                                                | Storm Events does not record earthquakes.                                                                                           |
| 7              | Cold Wave        | Relatively Low      | Relatively Moderate | \$2,001                                              | \$5,476                                                   | \$2,688,808                                                                                                 | \$2,696,286                                                    | 23                                                             | Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor). |
| 8              | Strong Wind      | Relatively Moderate | Relatively High     | \$136,144                                            | \$61                                                      | \$2,103,929                                                                                                 | \$2,240,134                                                    | 337                                                            | Includes 33 High Wind and 42 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).          |
| 9              | Lightning        | Relatively High     | Relatively High     | \$115,166                                            | n/a                                                       | \$1,635,118                                                                                                 | \$1,750,284                                                    | 42                                                             |                                                                                                                                     |
| 10             | Hail             | Relatively Moderate | Relatively Moderate | \$1,200,765                                          | \$5,730                                                   | \$145,958                                                                                                   | \$1,352,453                                                    | 114                                                            |                                                                                                                                     |
| 11             | Heat Wave        | Relatively Low      | Relatively Low      | \$1                                                  | \$4,144                                                   | \$1,042,518                                                                                                 | \$1,046,663                                                    | 3                                                              |                                                                                                                                     |

| Rank<br>by EAL | Hazard    | NRI risk<br>rating   | EAL rating           | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property<br/>damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                               |
|----------------|-----------|----------------------|----------------------|------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| 12             | Tornado   | Very Low             | Relatively<br>Low    | \$27,664                                             | \$110                                                     | \$675,184                                                                                                   | \$702,959                                                      | 8                                                              |                                                                          |
| 13             | Drought   | Relatively<br>Low    | Relatively<br>Low    | n/a                                                  | \$136,290                                                 | n/a                                                                                                         | \$136,290                                                      | 22                                                             |                                                                          |
| 14             | Wildfire  | Very Low             | Very Low             | \$40,735                                             | \$3                                                       | \$4,691                                                                                                     | \$45,429                                                       | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 15             | Landslide | Relatively<br>Low    | Very Low             | \$5,151                                              | n/a                                                       | \$1,149                                                                                                     | \$6,300                                                        | 0                                                              | Declared 1 time; no Storm Events record of this type.                    |
| 16             | Avalanche | Very Low             | Very Low             | \$0                                                  | n/a                                                       | \$4                                                                                                         | \$4                                                            | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
|                | Tsunami   | Insufficient<br>Data | Insufficient<br>Data | n/a                                                  | n/a                                                       | n/a                                                                                                         | n/a                                                            | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30). |

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

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

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

*Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: volcanic activity. That is the evidence for leaving them out of the plan.*

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

## Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

### Hazards that vary within the county: highest-rated census tracts

Source: 5

| Hazard     | Highest-rated census tracts<br><i>NRI risk rating, score 0 to 100</i>                                                 |
|------------|-----------------------------------------------------------------------------------------------------------------------|
| Avalanche  | tract 160.01 (Very Low, 2.8)                                                                                          |
| Earthquake | tract 30.02 (Relatively Moderate, 80.9); tract 3 (Relatively Low, 76.0); tract 29.01 (Relatively Low, 74.9)           |
| Hurricane  | tract 3 (Relatively Moderate, 89.5); tract 30.02 (Relatively Moderate, 89.2); tract 40.02 (Relatively Moderate, 87.0) |
| Landslide  | tract 165 (Relatively Low, 90.7); tract 160.01 (Relatively Low, 89.3); tract 115 (Relatively Low, 89.3)               |
| Tornado    | tract 40.02 (Very Low, 29.3); tract 44.01 (Very Low, 27.0); tract 22 (Very Low, 26.3)                                 |
| Tsunami    | no tract has a National Risk Index rating for this hazard                                                             |
| Wildfire   | tract 37.02 (Relatively Low, 70.4); tract 115 (Relatively Low, 68.8); tract 29.01 (Relatively Low, 68.8)              |

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 160.01 is Census Tract 160.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

## Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

| Hazard                                   | Scale                            | Records<br><i>count and years</i>        | Observed range                                            | Worst recorded event                                                                        | Most damaging<br>(when different) | How it applies to jurisdictions                                                                                                                         | Note                                                |
|------------------------------------------|----------------------------------|------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Avalanche                                | none (count and damage only)     | 0                                        |                                                           |                                                                                             |                                   |                                                                                                                                                         |                                                     |
| Coastal Flood, Storm Surge/ Tide         | none in data (flood depth: FIRM) | 72 records, 1996 to 2024 (65 zone-level) |                                                           | Coastal Flood, 2024-01-13, \$20,000,000 property; \$0 crops (2024 dollars); NWS zone MEZ024 |                                   | Event records naming jurisdictions in the plan: Scarborough town (2 records), South Portland city (1 record). Zone-level records (65) apply countywide. | Flood depth: see the FEMA Flood Insurance Rate Map. |
| Cold/Wind Chill, Extreme Cold/Wind Chill | wind chill                       | 22 records, 1998 to 2023 (22 zone-level) | 1 day to 4 days (median 2 days); 20 with a recorded value | 4 consecutive days, 2004-01-13 to 2004-01-16, zone-level                                    |                                   | Countywide (zone-level records).                                                                                                                        |                                                     |

| Hazard                                                     | Scale                                           | Records<br><i>count and years</i>              | Observed range                                                    | Worst recorded event                                                                                                                        | Most damaging<br>(when different)                                                      | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                                                                                                                                | Note                                                                                                                                                                                                                      |
|------------------------------------------------------------|-------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Frost/Freeze<br>(outside NRI's<br>Cold Wave<br>definition) | crop damage                                     | 1 record, 2023<br>(1 zone-level)               |                                                                   | No crop damage reported<br>in 1 record.                                                                                                     |                                                                                        | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                           |
| Drought                                                    | U.S. Drought<br>Monitor scale<br>(D0 to D4)     | 22 records,<br>1999 to 2026<br>(22 zone-level) | 1 day to 212 days<br>(median 61 days); 9<br>with a recorded value | 212 days (7 months),<br>2025-11-01 to<br>2026-05-31, a run of 7<br>consecutive Storm Events<br>drought records, zone-<br>level              | Drought, 2020-10-01,<br>\$0 property;<br>\$500,000 crops (zone<br>total, 2020 dollars) | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                               | Storm Events enters a drought at D2 or worse<br>east of the Rockies and D3 or worse from the<br>Rockies west (NWS Instruction 10-1605); NRI<br>drought counts D3 and D4 only.                                             |
| Earthquake                                                 | Modified Mercalli<br>(local data)               | 0                                              |                                                                   |                                                                                                                                             |                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                | Storm Events does not record earthquakes;<br>the USGS earthquake catalog is the source.                                                                                                                                   |
| Hail                                                       | hail size (inches)                              | 147 records,<br>1964 to 2025                   | 0.75 in to 4 in<br>(median 1 in); 147<br>with a recorded value    | 4 in hail, 1986-06-01;<br>same size also recorded<br>on 1986-06-01                                                                          |                                                                                        | Event records naming jurisdictions in<br>the plan: Gorham town (11 records),<br>Brunswick town (7 records),<br>Raymond town (7 records), Naples<br>town (6 records), Cape Elizabeth<br>town (4 records), Casco town (4<br>records), Falmouth town (4 records),<br>Harrison town (4 records), Standish<br>town (4 records), Bridgton town (3<br>records); and 8 more jurisdictions<br>(see the Excel file).                                     |                                                                                                                                                                                                                           |
| Excessive<br>Heat, Heat                                    | heat index (in<br>event narratives)             | 3 records,<br>1998 to 2024<br>(3 zone-level)   | 2 days; 1 with a<br>recorded value                                | 2 consecutive days,<br>2024-06-19 to<br>2024-06-20, zone-level                                                                              |                                                                                        | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                               | Heat records from November to March<br>(unseasonable warmth, not a heat wave) are<br>counted but not used for the longest run.                                                                                            |
| Hurricane,<br>Tropical Storm,<br>Tropical<br>Depression    | Saffir-Simpson                                  | 3 records,<br>1996 to 2020<br>(3 zone-level)   |                                                                   | Strongest recorded:<br>Tropical Storm record,<br>2020-08-04, \$40,000<br>property; crops not<br>reported (2020 dollars);<br>NWS zone MEZ019 |                                                                                        | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                               | Storm Events files every zone of a storm's<br>episode under the storm's type; flooding from<br>the storm is filed as Flood or Flash Flood<br>records.                                                                     |
| Ice Storm                                                  | Sperry-Piltz ice<br>scale (local data)          | 4 records,<br>1996 to 2008<br>(4 zone-level)   |                                                                   | Ice Storm, 1998-01-05,<br>\$25,000,000 property;<br>crops not reported (1998<br>dollars); NWS zone<br>MEZ019                                |                                                                                        | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                           |
| Flash Flood,<br>Flood,<br>Lakeshore<br>Flood               | damage and<br>flood days (flood<br>depth: FIRM) | 91 records,<br>1996 to 2024<br>(21 zone-level) |                                                                   | Flash Flood, 1996-10-21,<br>\$14,980,000 property;<br>crops not reported (1996<br>dollars), 1 direct death                                  |                                                                                        | Event records naming jurisdictions in<br>the plan: Portland city (7 records),<br>Westbrook city (5 records), Freeport<br>town (2 records), Pownal town (2<br>records), Scarborough town (2<br>records), Brunswick town (1 record),<br>Casco town (1 record), Gorham town<br>(1 record), Harrison town (1 record),<br>Naples town (1 record); and 3 more<br>jurisdictions (see the Excel file).<br>Zone-level records (21) apply<br>countywide. | Flood depth: see the FEMA Flood Insurance<br>Rate Map. Storm Events damage is often \$0<br>or blank for floods, major ones included;<br>FEMA Public Assistance by declaration (B1-d)<br>shows which floods cost the most. |

| Hazard                                                           | Scale                                                                              | Records<br><i>count and years</i>        | Observed range                                                                      | Worst recorded event                                                                                                                               | Most damaging<br>(when different)                                                            | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                                                                       | Note                                                                                                                                                                                                                 |
|------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Debris Flow                                                      | none (count and damage only)                                                       | 0                                        |                                                                                     |                                                                                                                                                    |                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                      |
| Lightning                                                        | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 42 records, 1996 to 2014                 |                                                                                     | Lightning, 2008-07-18, \$0 property; \$0 crops (2008 dollars), 2 direct deaths                                                                     | Lightning, 1997-03-29, \$225,000 property; crops not reported (1997 dollars)                 | Event records naming jurisdictions in the plan: Portland city (5 records), Gorham town (3 records), Scarborough town (3 records), Cape Elizabeth town (2 records), Falmouth town (2 records), Harrison town (2 records), Standish town (2 records), Westbrook city (2 records), Brunswick town (1 record), Freeport town (1 record); and 3 more jurisdictions (see the Excel file).   | Storm Events lists lightning with damage or casualties.                                                                                                                                                              |
| High Wind and Strong Wind (outside NRI's Strong Wind definition) | wind speed (kt and mph)                                                            | 75 records, 1996 to 2024 (75 zone-level) | 30 kt (35 mph) to 82 kt (94 mph) (median 52 kt (60 mph)); 36 with a recorded value  | 82 kt (94 mph) measured gust, High Wind, 2010-02-25; NWS zone MEZ024                                                                               | Strong Wind, 2000-10-28, \$1,200,000 property; crops not reported (zone total, 2000 dollars) | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                      |
| Thunderstorm Wind                                                | wind speed (kt and mph)                                                            | 320 records, 1955 to 2025                | 50 kt (58 mph) to 75 kt (86 mph) (median 50 kt (58 mph)); 272 with a recorded value | 75 kt (86 mph) measured gust, Thunderstorm Wind, 2012-07-24                                                                                        | Thunderstorm Wind, 1998-08-24, \$347,000 property; crops not reported (1998 dollars)         | Event records naming jurisdictions in the plan: Bridgton town (18 records), Gorham town (16 records), Raymond town (12 records), Harrison town (10 records), Scarborough town (10 records), Cape Elizabeth town (8 records), Freeport town (8 records), Naples town (8 records), Falmouth town (7 records), Portland city (6 records); and 9 more jurisdictions (see the Excel file). |                                                                                                                                                                                                                      |
| Tornado                                                          | Enhanced Fujita (Fujita before Feb 2007)                                           | 13 records, 1953 to 2020                 | F/EF0 to F/EF1 (median F/EF0); 12 with a recorded value                             | F1 tornado, 1974-06-22, 0.1 mi path length (whole path, pre-1996), 7 yd wide, \$2,500 property; crops not recorded (1974 dollars), 1 direct injury |                                                                                              | Event records naming jurisdictions in the plan: Bridgton town (1 record), Brunswick town (1 record), Gorham town (1 record).                                                                                                                                                                                                                                                          | Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods). |
| Tsunami                                                          | none (count and damage only)                                                       | 0                                        |                                                                                     |                                                                                                                                                    |                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                      |

| Hazard                                                                                      | Scale                                     | Records<br><i>count and years</i>                    | Observed range | Worst recorded event                                                                                  | Most damaging<br>(when different) | How it applies to jurisdictions  | Note |
|---------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------|----------------|-------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------|------|
| Wildfire                                                                                    | acres burned<br>(local data)              | 0                                                    |                |                                                                                                       |                                   |                                  |      |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall: local<br>data) | 229 records,<br>1996 to 2026<br>(229 zone-<br>level) |                | Winter Weather,<br>2013-12-21, \$153,000<br>property; \$0 crops (2013<br>dollars); NWS zone<br>MEZ019 |                                   | Countywide (zone-level records). |      |

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

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow, lightning and tsunami.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

## Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 39 declarations covering 32 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

### Federal disaster declarations for this county

Sources: 1, 2, 3

| Declared   | Incident<br>began | FEMA<br>number | Type              | Title                                           | Mapped hazard                                                 | County Public Assistance<br><i>federal share obligated, nominal<br/>dollars</i> | Flags                  | Notes                       |
|------------|-------------------|----------------|-------------------|-------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------|-----------------------------|
| 2024-05-24 | 2024-04-03        | DR-4785-ME     | Major<br>disaster | Severe Winter Storm                             | Winter Weather                                                | \$1,725,649.31                                                                  | within last 5<br>years |                             |
| 2024-03-20 | 2024-01-09        | DR-4764-ME     | Major<br>disaster | Severe Storms and Flooding                      | Inland Flooding                                               | \$12,602,830.64                                                                 | within last 5<br>years |                             |
| 2023-09-14 | 2023-09-15        | EM-3598-ME     | Emergency         | Hurricane Lee                                   | Hurricane                                                     | no Public Assistance recorded                                                   | within last 5<br>years |                             |
| 2020-04-04 | 2020-01-20        | DR-4522-ME     | Major<br>disaster | COVID-19 Pandemic                               | Non-natural, not counted                                      | \$56,771,625.52                                                                 |                        |                             |
| 2020-03-13 | 2020-01-20        | EM-3444-ME     | Emergency         | COVID-19                                        | Non-natural, not counted                                      | no Public Assistance recorded                                                   |                        | same incident as<br>DR-4522 |
| 2018-01-02 | 2017-10-29        | DR-4354-ME     | Major<br>disaster | Severe Storm and Flooding                       | Inland Flooding                                               | \$1,290,264.25                                                                  |                        |                             |
| 2015-03-12 | 2015-01-26        | DR-4208-ME     | Major<br>disaster | Severe Winter Storm,<br>Snowstorm, and Flooding | Winter Weather (primary); also designated: Inland<br>Flooding | \$1,021,857.97                                                                  |                        |                             |
| 2013-03-25 | 2013-02-08        | DR-4108-ME     | Major<br>disaster | Severe Winter Storm,<br>Snowstorm, and Flooding | Inland Flooding; Winter Weather                               | \$1,094,099.97                                                                  |                        |                             |

| Declared   | Incident began | FEMA number | Type           | Title                                             | Mapped hazard                                                        | County Public Assistance                        |       |                          |
|------------|----------------|-------------|----------------|---------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------|-------|--------------------------|
|            |                |             |                |                                                   |                                                                      | <i>federal share obligated, nominal dollars</i> | Flags | Notes                    |
| 2010-03-25 | 2010-02-23     | DR-1891-ME  | Major disaster | Severe Winter Storm                               | Winter Weather                                                       | \$2,543,401.43                                  |       |                          |
| 2009-01-09 | 2008-12-11     | DR-1815-ME  | Major disaster | Severe Winter Storm and Flooding                  | Inland Flooding; Winter Weather                                      | \$3,329,773                                     |       |                          |
| 2008-12-15 | 2008-12-11     | EM-3298-ME  | Emergency      | Severe Winter Storm                               | Winter Weather                                                       | no Public Assistance recorded                   |       | same incident as DR-1815 |
| 2008-09-09 | 2008-07-18     | DR-1788-ME  | Major disaster | Severe Storms, Flooding, and Tornadoes            | Inland Flooding; Tornado                                             | \$614,401.49                                    |       |                          |
| 2007-04-25 | 2007-04-15     | DR-1693-ME  | Major disaster | Severe Storms and Inland and Coastal Flooding     | Coastal Flooding                                                     | \$5,462,058.79                                  |       |                          |
| 2005-09-19 | 2005-08-29     | EM-3256-ME  | Emergency      | Hurricane Katrina Evacuation                      | Hurricane: evacuation support, not a local hazard event; not counted | no Public Assistance recorded                   |       |                          |
| 2005-04-21 | 2005-03-11     | EM-3210-ME  | Emergency      | Record Snow                                       | Winter Weather                                                       | \$682,500.31                                    |       |                          |
| 2005-04-01 | 2005-03-09     | EM-3209-ME  | Emergency      | Snow                                              | Winter Weather                                                       | \$604,878.87                                    |       |                          |
| 2005-03-14 | 2005-02-10     | EM-3206-ME  | Emergency      | Record and/or Near Record Snow                    | Winter Weather                                                       | \$686,777.57                                    |       |                          |
| 2005-03-14 | 2005-01-22     | EM-3205-ME  | Emergency      | Record and/or Near Record Snow                    | Winter Weather                                                       | \$749,344.94                                    |       |                          |
| 2004-01-15 | 2003-12-06     | EM-3190-ME  | Emergency      | Snow                                              | Winter Weather                                                       | \$489,668.62                                    |       |                          |
| 2003-05-14 | 2002-12-17     | DR-1468-ME  | Major disaster | Severe Winter Cold and Frost                      | Cold Wave                                                            | \$290,550.64                                    |       |                          |
| 2001-03-20 | 2001-03-05     | EM-3164-ME  | Emergency      | Snow                                              | Winter Weather                                                       | \$784,753.49                                    |       |                          |
| 1999-11-18 | 1999-09-16     | DR-1308-ME  | Major disaster | Hurricane Floyd Major Disaster Declarations       | Hurricane (primary); also designated: Inland Flooding                | \$62,777.61                                     |       |                          |
| 1999-01-21 | 1998-10-08     | DR-1263-ME  | Major disaster | Me - Flooding 10/16/98                            | Inland Flooding                                                      | no Public Assistance recorded                   |       |                          |
| 1998-01-13 | 1998-01-05     | DR-1198-ME  | Major disaster | Severe Ice Storms, Rains and High Winds           | Ice Storm; Strong Wind                                               | no Public Assistance recorded                   |       |                          |
| 1996-10-28 | 1996-10-20     | DR-1143-ME  | Major disaster | Severe Storms and Flooding                        | Inland Flooding                                                      | no Public Assistance recorded                   |       |                          |
| 1996-10-24 | 1996-10-20     | EM-3121-ME  | Emergency      | Severe Storm, Heavy Rains, Flooding, High Winds   | Inland Flooding; Strong Wind                                         | no Public Assistance recorded                   |       | same incident as DR-1143 |
| 1996-05-20 | 1996-04-16     | DR-1114-ME  | Major disaster | Severe Storms, Mudslides, Flooding                | Inland Flooding; Landslide                                           | no Public Assistance recorded                   |       |                          |
| 1993-05-11 | 1993-04-09     | DR-988-ME   | Major disaster | Heavy Rain, Snowmelt, Ice Jams & Flooding         | Inland Flooding                                                      | no Public Assistance recorded                   |       |                          |
| 1993-03-15 | 1993-03-13     | EM-3099-ME  | Emergency      | Blizzards, Severe Winds & Snowfall, Coastal Storm | Winter Weather (primary); also designated: Coastal Flooding          | no Public Assistance recorded                   |       |                          |
| 1992-03-27 | 1992-03-10     | DR-940-ME   | Major disaster | Heavy Rains, Ice Jams & Flooding                  | Inland Flooding                                                      | no Public Assistance recorded                   |       |                          |

| Declared   | Incident began | FEMA number | Type           | Title                                      | Mapped hazard                                                                        | County Public Assistance                        | Flags | Notes |
|------------|----------------|-------------|----------------|--------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------|-------|-------|
|            |                |             |                |                                            |                                                                                      | <i>federal share obligated, nominal dollars</i> |       |       |
| 1991-11-07 | 1991-10-30     | DR-921-ME   | Major disaster | Coastal Storm                              | Coastal Flooding                                                                     | no Public Assistance recorded                   |       |       |
| 1991-08-28 | 1991-08-18     | DR-915-ME   | Major disaster | Hurricane Bob & Flooding                   | Hurricane                                                                            | no Public Assistance recorded                   |       |       |
| 1989-06-07 | 1989-05-05     | DR-830-ME   | Major disaster | Severe Storms & Flooding                   | Inland Flooding                                                                      | no Public Assistance recorded                   |       |       |
| 1987-04-09 | 1987-03-30     | DR-788-ME   | Major disaster | Severe Storms & Flooding                   | Inland Flooding                                                                      | no Public Assistance recorded                   |       |       |
| 1980-09-20 | 1980-09-20     | EM-3082-ME  | Emergency      | Red Tide-Toxic Algae                       | Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted | PA not declared for this county                 |       |       |
| 1978-02-17 | 1978-02-17     | DR-550-ME   | Major disaster | High Winds, Tidal Surge & Coastal Flooding | Coastal Flooding                                                                     | no Public Assistance recorded                   |       |       |
| 1972-09-28 | 1972-09-28     | DR-356-ME   | Major disaster | Toxic Algae in Coastal Waters              | Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted | PA not declared for this county                 |       |       |
| 1972-03-07 | 1972-03-07     | DR-326-ME   | Major disaster | Severe Storms & Flooding                   | Inland Flooding                                                                      | no Public Assistance recorded                   |       |       |
| 1970-02-27 | 1970-02-27     | DR-284-ME   | Major disaster | Severe Storms, Ice Jams & Flooding         | Inland Flooding                                                                      | no Public Assistance recorded                   |       |       |

School districts and special districts in this county: \$6,594 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

## Statewide declarations

Source: 2

| Declared   | Incident began | FEMA number | Type           | Title      | Mapped hazard                                         |
|------------|----------------|-------------|----------------|------------|-------------------------------------------------------|
| 1954-09-13 | 1954-09-13     | DR-24-ME    | Major disaster | Hurricanes | Hurricane (primary); also designated: Inland Flooding |

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

2 Fire Management declarations (1977-07-22 to 1992-05-22) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

## Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| <b>Hazard</b>       | <b>Storm Events records,<br/>all years on file</b><br><i>(years in the Period column)</i> | <b>Since plan<br/>approval</b><br><i>records</i> | <b>In the 12 months before<br/>plan approval</b><br><i>records</i> | <b>Last 5<br/>years</b><br><i>records</i> | <b>Declared incidents,<br/>all years</b><br><i>separate disasters</i> | <b>Declared since<br/>approval</b><br><i>separate disasters</i> | <b>Period</b>         | <b>Statement</b>                                                                              |
|---------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------|
| Avalanche           | 0                                                                                         |                                                  |                                                                    | 0                                         | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events                             |
| Coastal<br>Flooding | 72                                                                                        |                                                  |                                                                    | 4                                         | 4                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Cold Wave           | 23                                                                                        |                                                  |                                                                    | 2                                         | 1                                                                     |                                                                 | 1996 to<br>2026-06-30 | Includes 1 Frost/Freeze record.                                                               |
| Drought             | 22                                                                                        |                                                  |                                                                    | 10                                        | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Earthquake          | 0                                                                                         |                                                  |                                                                    | 0                                         | 0                                                                     |                                                                 |                       | Storm Events does not record earthquakes; the<br>USGS earthquake catalog is the source.       |
| Hail                | 147                                                                                       |                                                  |                                                                    | 4                                         | 0                                                                     |                                                                 | 1955 to<br>2026-06-30 |                                                                                               |
| Heat Wave           | 3                                                                                         |                                                  |                                                                    | 1                                         | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Hurricane           | 3                                                                                         |                                                  |                                                                    | 0                                         | 3                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Ice Storm           | 4                                                                                         |                                                  |                                                                    | 0                                         | 1                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Inland<br>Flooding  | 91                                                                                        |                                                  |                                                                    | 20                                        | 16                                                                    |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Landslide           | 0                                                                                         |                                                  |                                                                    | 0                                         | 1                                                                     |                                                                 | 1996 to<br>2026-06-30 | No Storm Events records of this type; 1 federal<br>declared incident (see declarations table) |
| Lightning           | 42                                                                                        |                                                  |                                                                    | 0                                         | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |
| Strong Wind         | 395                                                                                       |                                                  |                                                                    | 41                                        | 2                                                                     |                                                                 | 1955 to<br>2026-06-30 | Includes 33 High Wind and 42 Strong Wind records.                                             |
| Tornado             | 13                                                                                        |                                                  |                                                                    | 0                                         | 1                                                                     |                                                                 | 1950 to<br>2026-06-30 |                                                                                               |
| Tsunami             | 0                                                                                         |                                                  |                                                                    | 0                                         | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events                             |
| Wildfire            | 0                                                                                         |                                                  |                                                                    | 0                                         | 0                                                                     |                                                                 | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events                             |
| Winter<br>Weather   | 229                                                                                       |                                                  |                                                                    | 29                                        | 12                                                                    |                                                                 | 1996 to<br>2026-06-30 |                                                                                               |

Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type        | Magnitude or extent           | Damage<br><i>nominal dollars</i>                                     | Deaths,<br>injuries<br><i>direct only</i> | Location                                                  | Flags               | Why listed                                                                                       |
|------------|-------------------|-------------------------------|----------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------|
| 2024-06-19 | Excessive Heat    |                               | \$0 property; \$0 crops (zone total, 2024 dollars)                   | 0, 0                                      | NWS zone MEZ019 (CENTRAL INTERIOR CUMBERLAND), zone-level | within last 5 years | B1-c worst recorded: Excessive Heat, Heat                                                        |
| 2024-01-13 | Coastal Flood     |                               | \$20,000,000 property; \$0 crops (zone total, 2024 dollars)          | 0, 0                                      | NWS zone MEZ024 (COASTAL CUMBERLAND), zone-level          | within last 5 years | B1-c worst recorded: Coastal Flood, Storm Surge/Tide                                             |
| 2022-07-21 | Thunderstorm Wind | 70 kt (81 mph) estimated gust | \$300,000 property; \$0 crops (2022 dollars)                         | 1, 0                                      | LONG BEACH                                                | within last 5 years | deaths or injuries recorded                                                                      |
| 2020-08-04 | Tropical Storm    |                               | \$40,000 property; crops not reported (zone total, 2020 dollars)     | 0, 0                                      | NWS zone MEZ019 (CENTRAL INTERIOR CUMBERLAND), zone-level |                     | B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression                              |
| 2013-12-21 | Winter Weather    |                               | \$153,000 property; \$0 crops (zone total, 2013 dollars)             | 0, 0                                      | NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level         |                     | B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet |
| 2012-07-24 | Thunderstorm Wind | 75 kt (86 mph) measured gust  | \$0 property; \$0 crops (2012 dollars)                               | 0, 0                                      | CAPE ELIZABETH                                            |                     | B1-c worst recorded: Thunderstorm Wind                                                           |
| 2010-02-25 | High Wind         | 82 kt (94 mph) measured gust  | \$0 property; \$0 crops (zone total, 2010 dollars)                   | 0, 0                                      | NWS zone MEZ024 (COASTAL CUMBERLAND), zone-level          |                     | B1-c worst recorded: High Wind and Strong Wind                                                   |
| 2008-07-18 | Lightning         |                               | \$0 property; \$0 crops (2008 dollars)                               | 2, 0                                      | STANDISH                                                  |                     | deaths or injuries recorded                                                                      |
| 2004-01-13 | Cold/Wind Chill   |                               | damage not reported                                                  | 0, 0                                      | NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level         |                     | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                                    |
| 1998-01-05 | Ice Storm         |                               | \$25,000,000 property; crops not reported (zone total, 1998 dollars) | 0, 0                                      | NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level         |                     | B1-c worst recorded: Ice Storm                                                                   |
| 1996-10-21 | Flash Flood       |                               | \$14,980,000 property; crops not reported (1996 dollars)             | 1, 0                                      | COUNTYWIDE                                                |                     | deaths or injuries recorded                                                                      |
| 1986-06-01 | Hail              | 4 in                          | damage not recorded (pre-1996 record)                                | 0, 0                                      | location not recorded                                     |                     | B1-c worst recorded: Hail                                                                        |

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,044 rows).

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

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

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

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

### Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

| Hazard           | FEMA annualized frequency (modeled)<br><i>unit per row</i> | Unit                                    | In plain terms                                                                            | Descriptor    | Descriptor basis                                               | NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional) | NRI period                                 | Location   | Note                                                                                                                                                                               |
|------------------|------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------|---------------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        | 0.01                                                       | events per year                         | about 1 in 100 years                                                                      | Possible      | FEMA annualized frequency (modeled)                            | 0                                                                                                        | 1994 to 2023 (30 years)                    | see B1-f   | 0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events. |
| Coastal Flooding | 8.19                                                       | events per year at a location (modeled) | about 8.2 per year at a given location in the county                                      | Highly likely | FEMA annualized frequency (modeled)                            | not shown                                                                                                | modeled                                    | see B1-f   | Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.                                                                              |
| Cold Wave        | 2.21                                                       | event-days per year                     | about 2.21 days per year                                                                  | Likely        | Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%) | 39.1                                                                                                     | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                                                                                    |
| Drought          | 2.91                                                       | event-days per year                     | about 2.91 days per year                                                                  | Likely        | Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%) | 119                                                                                                      | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide |                                                                                                                                                                                    |
| Earthquake       | 0.00182                                                    | annual probability at a location        | chance a given location in the county has at least minor-damage shaking in a year: 0.182% |               |                                                                | not shown                                                                                                | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                                                                                          |
| Hail             | 1.37                                                       | events per year                         | about 1.37 per year                                                                       | Highly likely | FEMA annualized frequency (modeled)                            | 56.1 (modeled)                                                                                           | 1986 to 2023 (38 years)                    | countywide |                                                                                                                                                                                    |
| Heat Wave        | 3.35                                                       | event-days per year                     | about 3.35 days per year                                                                  | Possible      | Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%) | 52.9                                                                                                     | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                                                                                    |
| Hurricane        | 0.116                                                      | events per year                         | about 1 in 9 years                                                                        | Likely        | FEMA annualized frequency (modeled)                            | 52                                                                                                       | 1851 to 2024 (Atlantic)                    | see B1-f   | NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.                                                            |
| Ice Storm        | 1.84                                                       | event-days per year                     | about 1.84 days per year                                                                  | Likely        | Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)   | 110                                                                                                      | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                                                                                    |

| Hazard             | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                                                                          | In plain terms                                                          | Descriptor       | Descriptor basis                                                         | NRI events or days in its<br>record period (hail, wind<br>and tornado are area-<br>weighted, so can be<br>fractional) | NRI period                                      | Location   | Note                                                  |
|--------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|------------|-------------------------------------------------------|
| Inland<br>Flooding | 2.04                                                                | event-days per year                                                                           | about 2.04 days per<br>year                                             | Likely           | Storm Events<br>event-days in 26 of<br>30 years, 1996 to<br>2025 (86.7%) | 57                                                                                                                    | 1996 to 2023<br>(28 years)                      | see B1-f   |                                                       |
| Landslide          | 0.419                                                               | events per year<br>(modeled)                                                                  | about 1 in 2 years                                                      | Likely           | FEMA annualized<br>frequency<br>(modeled)                                | not shown                                                                                                             | modeled                                         | see B1-f   |                                                       |
| Lightning          | 18.1                                                                | days per year with a<br>strike                                                                | about 18.1 days per<br>year                                             | Highly<br>likely | FEMA annualized<br>frequency<br>(modeled)                                | not shown                                                                                                             | 1995 to 2023<br>(29 years;<br>CONUS)            | countywide |                                                       |
| Strong<br>Wind     | 0.395                                                               | events per year                                                                               | about 1 in 3 years                                                      | Likely           | FEMA annualized<br>frequency<br>(modeled)                                | 14                                                                                                                    | 1986 to 2023<br>(38 years)                      | countywide |                                                       |
| Tornado            | 0.102                                                               | events per year                                                                               | about 1 in 10 years                                                     | Likely           | FEMA annualized<br>frequency<br>(modeled)                                | not shown                                                                                                             | 1950 to 2023<br>(EF2+); 1986 to<br>2023 (EF0-1) | see B1-f   |                                                       |
| Tsunami            |                                                                     | annual probability at<br>the most exposed<br>location (used in<br>place of a county<br>value) |                                                                         |                  | Storm Events<br>records in 0 of 30<br>years, 1996 to<br>2025 (0%)        | not shown                                                                                                             | modeled                                         | see B1-f   | No descriptor: no Storm Events<br>record 1996 to 2025 |
| Wildfire           | 0.000017                                                            | annual probability at<br>a location                                                           | chance a given<br>location in the county<br>burns in a year:<br>0.0017% |                  | Storm Events<br>records in 0 of 30<br>years, 1996 to<br>2025 (0%)        | not shown                                                                                                             | modeled                                         | see B1-f   | No descriptor: no Storm Events<br>record 1996 to 2025 |
| Winter<br>Weather  | 26.5                                                                | event-days per year                                                                           | about 26.5 days per<br>year                                             | Highly<br>likely | Storm Events<br>event-days in 30 of<br>30 years, 1996 to<br>2025 (100%)  | 471                                                                                                                   | 2005-11-12 to<br>2024-11-12 (19<br>years)       | countywide |                                                       |

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

| Unit                        | Descriptor    | Definition                                               |
|-----------------------------|---------------|----------------------------------------------------------|
| events per year             | Highly likely | 1 or more per year                                       |
| events per year             | Likely        | about once in 1 to 10 years                              |
| events per year             | Possible      | about once in 10 to 100 years                            |
| events per year             | Unlikely      | less than once in 100 years                              |
| annual probability          | Likely        | 10% to under 100% chance in a given year                 |
| annual probability          | Possible      | 1% to under 10% chance in a given year                   |
| annual probability          | Unlikely      | under 1% chance in a given year                          |
| event-days (share of years) | Highly likely | event-days recorded in 90% or more of years              |
| event-days (share of years) | Likely        | event-days recorded in 10% to under 90% of years         |
| event-days (share of years) | Possible      | event-days recorded in some years but under 10% of years |
| lightning strike-days       | Highly likely | cloud-to-ground strikes on 1 or more days per year       |

Intensity bands: historical frequency (Storm Events)

Source: 6

| Hazard                                         | Band                      | Years        | Events<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 54                                    | 30              | 1.8                                      |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 253                                   | 30              | 8.43                                     |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 9                                     | 30              | 0.3                                      |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 8                                     | 30              | 0.267                                    |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 0                                     | 30              | 0                                        |

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

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

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

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

### Range of census tract risk within the county

Source: 5

| Hazard           | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                                                       |
|------------------|-------------------------------|--------------------------|--------|------|----------------------------------------------------------------------------------------|
|                  |                               | Min                      | Median | Max  |                                                                                        |
| Avalanche        | 1 of 80                       | 2.8                      | 2.8    | 2.8  | Very Low 1, Not Applicable 79                                                          |
| Coastal Flooding | 39 of 80                      | 70.3                     | 91.4   | 99.1 | Relatively High 8, Relatively Moderate 14, Relatively Low 7, Very Low 10, No Rating 41 |
| Cold Wave        | 80 of 80                      | 22.3                     | 35.9   | 54.1 | Relatively Moderate 7, Relatively Low 73                                               |
| Drought          | 13 of 80                      | 72.1                     | 85.0   | 90.7 | Relatively Low 9, Very Low 4, No Rating 67                                             |
| Earthquake       | 80 of 80                      | 14.1                     | 45.1   | 80.9 | Relatively Moderate 1, Relatively Low 47, Very Low 32                                  |
| Hail             | 80 of 80                      | 30.7                     | 60.0   | 78.8 | Relatively Moderate 12, Relatively Low 67, Very Low 1                                  |
| Heat Wave        | 80 of 80                      | 3.9                      | 13.7   | 32.6 | Relatively Low 25, Very Low 55                                                         |
| Hurricane        | 80 of 80                      | 58.5                     | 81.0   | 89.5 | Relatively Moderate 57, Relatively Low 23                                              |
| Ice Storm        | 80 of 80                      | 67.6                     | 93.8   | 98.9 | Very High 5, Relatively High 58, Relatively Moderate 16, Relatively Low 1              |
| Inland Flooding  | 80 of 80                      | 0.7                      | 14.2   | 56.0 | Relatively Moderate 2, Relatively Low 34, Very Low 44                                  |
| Landslide        | 79 of 80                      | 10.4                     | 60.2   | 90.7 | Relatively Low 12, Very Low 67, No Rating 1                                            |
| Lightning        | 80 of 80                      | 21.6                     | 61.2   | 88.9 | Relatively High 5, Relatively Moderate 60, Relatively Low 15                           |
| Strong Wind      | 80 of 80                      | 23.8                     | 57.1   | 79.3 | Relatively Moderate 49, Relatively Low 31                                              |
| Tornado          | 80 of 80                      | 4.3                      | 16.7   | 29.3 | Very Low 80                                                                            |
| Tsunami          | 0 of 80                       |                          |        |      | Insufficient Data 80                                                                   |
| Wildfire         | 74 of 80                      | 20.1                     | 57.5   | 70.4 | Relatively Low 3, Very Low 71, No Rating 6                                             |
| Winter Weather   | 80 of 80                      | 79.7                     | 96.7   | 99.2 | Very High 46, Relatively High 34                                                       |

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

**Each jurisdiction (starting figures from federal data)**

Sources: 1, 3, 4, 6

| <b>Jurisdiction</b>   | <b>Type</b> | <b>Plan status</b>           | <b>Repetitive loss</b><br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <b>Public Assistance to this jurisdiction</b><br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | <b>Event records naming this place</b><br><i>all years; since its plan</i> | <b>Notes</b>                                                                            |
|-----------------------|-------------|------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Portland city         | City        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 2                                                                      | \$30,164,056.02                                                                                                                          | 21 total; 4 since its plan                                                 | Includes \$15,705,797.32 for declarations not counted as hazard incidents (DR-4522-ME). |
| South Portland city   | City        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$1,659,161.89                                                                                                                           | 6 total; 2 since its plan                                                  | Includes \$93,715.38 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Westbrook city        | City        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$903,127.10                                                                                                                             | 15 total; 0 since its plan                                                 | Includes \$247,794.03 for declarations not counted as hazard incidents (DR-4522-ME).    |
| Baldwin town          | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$342,406.54                                                                                                                             | 0 total; 0 since its plan                                                  |                                                                                         |
| Bridgton town         | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$372,394.55                                                                                                                             | 22 total; 4 since its plan                                                 |                                                                                         |
| Brunswick town        | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | no Public Assistance recorded                                                                                                            | 12 total; 0 since its plan                                                 |                                                                                         |
| Cape Elizabeth town   | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$706,275.61                                                                                                                             | 14 total; 0 since its plan                                                 | Includes \$26,398.62 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Casco town            | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 3                                                                      | \$403,470.16                                                                                                                             | 10 total; 0 since its plan                                                 |                                                                                         |
| Chebeague Island town | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$1,346,446.02                                                                                                                           | 0 total; 0 since its plan                                                  |                                                                                         |
| Cumberland town       | Town        | Approved, expires 2027-04-27 | FMA RL 1, SRL 0; any 1                                                                      | \$614,403.59                                                                                                                             | 0 total; 0 since its plan                                                  | Includes \$13,262.44 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Falmouth town         | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$782,488.71                                                                                                                             | 13 total; 2 since its plan                                                 | Includes \$51,538.84 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Freeport town         | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$898,149.39                                                                                                                             | 13 total; 0 since its plan                                                 | Includes \$31,410.83 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Frye Island town      | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$6,640.80                                                                                                                               | 0 total; 0 since its plan                                                  |                                                                                         |
| Gorham town           | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$802,007.60                                                                                                                             | 32 total; 0 since its plan                                                 | Includes \$180,222.66 for declarations not counted as hazard incidents (DR-4522-ME).    |
| Gray town             | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$543,050.49                                                                                                                             | 8 total; 0 since its plan                                                  | Includes \$15,881.61 for declarations not counted as hazard incidents (DR-4522-ME).     |
| Harpswell town        | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$731,746.72                                                                                                                             | 0 total; 0 since its plan                                                  |                                                                                         |
| Harrison town         | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                                                      | \$238,997.04                                                                                                                             | 17 total; 0 since its plan                                                 |                                                                                         |
| Long Island town      | Town        | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                                                      | \$870,146.27                                                                                                                             | 0 total; 0 since its plan                                                  | Includes \$10,940.84 for declarations not counted as hazard incidents (DR-4522-ME).     |

| Jurisdiction        | Type | Plan status                  | Repetitive loss                                                   | Public Assistance to this jurisdiction                                                  | Event records naming this place  | Notes                                                                               |
|---------------------|------|------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------|
|                     |      |                              | <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | <i>all years; since its plan</i> |                                                                                     |
| Naples town         | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                            | \$279,370.62                                                                            | 16 total; 1 since its plan       | Includes \$3,655.89 for declarations not counted as hazard incidents (DR-4522-ME).  |
| New Gloucester town | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$564,693.08                                                                            | 3 total; 1 since its plan        | Includes \$8,683.71 for declarations not counted as hazard incidents (DR-4522-ME).  |
| North Yarmouth town | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$26,813.10                                                                             | 0 total; 0 since its plan        |                                                                                     |
| Pownal town         | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$236,276.49                                                                            | 4 total; 1 since its plan        | Includes \$3,822.43 for declarations not counted as hazard incidents (DR-4522-ME).  |
| Raymond town        | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$257,010.07                                                                            | 21 total; 2 since its plan       | Includes \$15,293.54 for declarations not counted as hazard incidents (DR-4522-ME). |
| Scarborough town    | Town | Approved, expires 2027-04-27 | FMA RL 1, SRL 1; any 4                                            | no Public Assistance recorded                                                           | 18 total; 1 since its plan       |                                                                                     |
| Sebago town         | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$295,162.44                                                                            | 0 total; 0 since its plan        | Includes \$12,880.15 for declarations not counted as hazard incidents (DR-4522-ME). |
| Standish town       | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$602,004.63                                                                            | 12 total; 0 since its plan       | Includes \$12,031.44 for declarations not counted as hazard incidents (DR-4522-ME). |
| Windham town        | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 0                                            | \$827,246.77                                                                            | 0 total; 0 since its plan        | Includes \$21,877.57 for declarations not counted as hazard incidents (DR-4522-ME). |
| Yarmouth town       | Town | Approved, expires 2027-04-27 | FMA RL 0, SRL 0; any 1                                            | no Public Assistance recorded                                                           | 7 total; 0 since its plan        |                                                                                     |

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

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

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

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

Local data needed

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

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

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

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

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

| Hazard           | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since plan<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                      |
|------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        | \$0                                         | n/a                                            | under 1                             | \$0                                              | n/a                                                | \$4                                                                                              |                                                                   |                                                                                                     |                                                                                   |                                                                  | building exposure is 0 in NRI                                                                                                                                             |
| Coastal Flooding | \$1,707,895,040                             | n/a                                            | 5,224                               | \$3,696,454                                      | n/a                                                | \$5,075                                                                                          | 0.216%                                                            |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Cold Wave        | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$2,001                                          | \$5,476                                            | \$2,688,808                                                                                      | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Drought          | n/a                                         | \$16,327,072                                   | n/a                                 | n/a                                              | \$136,290                                          | n/a                                                                                              | 0.835% (agriculture)                                              |                                                                                                     |                                                                                   |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                           |
| Earthquake       | \$116,684,680,710                           | n/a                                            | 303,069                             | \$2,841,321                                      | n/a                                                | \$570,375                                                                                        | 0.00244%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Hail             | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$1,200,765                                      | \$5,730                                            | \$145,958                                                                                        | 0.00178%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Heat Wave        | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$1                                              | \$4,144                                            | \$1,042,518                                                                                      | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Hurricane        | \$67,407,350,910                            | \$33,024,089                                   | 302,798                             | \$15,393,700                                     | \$178,367                                          | \$455,821                                                                                        | 0.0228%                                                           |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Ice Storm        | \$66,956,451,792                            | n/a                                            | 301,272                             | \$5,432,901                                      | n/a                                                | \$309,058                                                                                        | 0.00811%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Inland Flooding  | \$67,172,462,423                            | \$1,915,797                                    | 4,148                               | \$26,164,483                                     | \$16,683                                           | \$706,496                                                                                        | n/a (see note)                                                    |                                                                                                     |                                                                                   |                                                                  | NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. |
| Landslide        | \$1,171,499,933                             | n/a                                            | 5,148                               | \$5,151                                          | n/a                                                | \$1,149                                                                                          | 0.00044%                                                          |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Lightning        | \$67,430,130,160                            | n/a                                            | 302,870                             | \$115,166                                        | n/a                                                | \$1,635,118                                                                                      | 0.000171%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |
| Strong Wind      | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$136,144                                        | \$61                                               | \$2,103,929                                                                                      | 0.000202%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                                                                                                                                           |

| Hazard         | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since plan<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                               |
|----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------|
| Tornado        | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$27,664                                         | \$110                                              | \$675,184                                                                                        | under 0.0001%                                                     |                                                                                                     |                                                                                   |                                                                  |                                                    |
| Tsunami        | n/a                                         | n/a                                            | n/a                                 | n/a                                              | n/a                                                | n/a                                                                                              |                                                                   |                                                                                                     |                                                                                   |                                                                  | NRI publishes no building exposure for this county |
| Wildfire       | \$31,087,130,332                            | \$23,896,711                                   | 150,632                             | \$40,735                                         | \$3                                                | \$4,691                                                                                          | 0.000131%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                    |
| Winter Weather | \$67,430,130,160                            | \$33,024,089                                   | 302,870                             | \$521,656                                        | \$35                                               | \$2,898,755                                                                                      | 0.000774%                                                         |                                                                                                     |                                                                                   |                                                                  |                                                    |

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

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

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

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

County context

Source: 5

| Measure                                                                                                                                                                       | Value            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Population                                                                                                                                                                    | 302,870          |
| Building value (total, not at risk)                                                                                                                                           | \$67,430,130,160 |
| Agriculture value (total, not at risk)                                                                                                                                        | \$33,024,089     |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low   |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$55,925,043     |
| Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage) | \$13,242,940     |
| Social vulnerability rating                                                                                                                                                   | Very Low         |
| Community resilience rating                                                                                                                                                   | Very High        |
| NRI version                                                                                                                                                                   | December 2025    |

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

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

## Supports FEMA checklist item B2-c: repetitive loss properties

### Repetitive loss in this county, both definitions

Sources: 1, 4

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 2          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 1          |
| Repetitive loss, NFIP insurance definition    | 20         | Severe repetitive loss, NFIP insurance definition    | 0          |

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

### Repeat-flood properties: county and state-level rows

Sources: 1, 4

| Scope                               | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|-------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                        | 2                            | 1                             | 20                            | 0                              | 20                                | 0                              | 6                                      |
| of which: Cape Elizabeth town       | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Casco town                | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |
| of which: Falmouth town             | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Gorham town               | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Gray town                 | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |
| of which: Harrison town             | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Naples town               | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Portland city             | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 1                                      |
| of which: Scarborough town          | 1                            | 1                             | 4                             | 0                              | 4                                 | 0                              | 2                                      |
| of which: South Portland city       | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |
| of which: Westbrook city            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Yarmouth town             | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Cumberland town           | 1                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| of which: Harpswell town            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |
| Statewide, no county in FEMA's file | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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

Sources: 1, 4

| <b>Jurisdiction</b>   | <b>NFIP community ID</b> | <b>RL, FMA<br/><i>properties</i></b> | <b>SRL, FMA<br/><i>properties</i></b> | <b>RL, NFIP<br/><i>properties</i></b> | <b>SRL, NFIP<br/><i>properties</i></b> | <b>Any category<br/><i>properties</i></b> | <b>Mitigated<br/><i>properties</i></b> | <b>Currently insured<br/><i>properties</i></b> |
|-----------------------|--------------------------|--------------------------------------|---------------------------------------|---------------------------------------|----------------------------------------|-------------------------------------------|----------------------------------------|------------------------------------------------|
| Portland city         | 230051                   | 0                                    | 0                                     | 2                                     | 0                                      | 2                                         | 0                                      | 1                                              |
| South Portland city   | 230053                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 1                                              |
| Westbrook city        | 230054                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Baldwin town          | 230200                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Bridgton town         | 230041                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Brunswick town        | 230042                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Cape Elizabeth town   | 230043                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Casco town            | 230044                   | 0                                    | 0                                     | 3                                     | 0                                      | 3                                         | 0                                      | 0                                              |
| Chebeague Island town | 231037                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Cumberland town       | 230162                   | 1                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Falmouth town         | 230045                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Freeport town         | 230046                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Frye Island town      | 231036                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Gorham town           | 230047                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Gray town             | 230048                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 1                                              |
| Harpwell town         | 230169                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 1                                              |
| Harrison town         | 230049                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| Long Island town      | 231035                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Naples town           | 230050                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |
| New Gloucester town   | 230201                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| North Yarmouth town   | 230202                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Pownal town           | 230204                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Raymond town          | 230205                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Scarborough town      | 230052                   | 1                                    | 1                                     | 4                                     | 0                                      | 4                                         | 0                                      | 2                                              |
| Sebago town           | 230206                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Standish town         | 230207                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Windham town          | 230189                   | 0                                    | 0                                     | 0                                     | 0                                      | 0                                         | 0                                      | 0                                              |
| Yarmouth town         | 230055                   | 0                                    | 0                                     | 1                                     | 0                                      | 1                                         | 0                                      | 0                                              |

**Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".**

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

| Occupancy group           | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 1                            | 0                             | 14                            | 0                              | 14                                | 0                              | 3                                      |
| 2 to 4 unit residential   | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential           | 1                            | 1                             | 5                             | 0                              | 5                                 | 0                              | 3                                      |
| not reported              | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 18 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip) (download, 25 MB), [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_CensusTracts.zip](https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip) (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_counties\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_cousubs\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_place\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_unsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_elsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024\\_Gazetteer/2024\\_Gaz\\_scsd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), [https://www2.census.gov/geo/docs/reference/codes2020/national\\_place\\_by\\_county2020.txt](https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx) (used to match place names and codes; no table prints its values)

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## What this packet is and what the plan adds

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

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

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

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## OpenFEMA disclaimer

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

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## Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Cumberland County, ME: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 23005). Automated baseline. <https://hazardplain.org/me/23005/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: [contact@hazardplain.org](mailto:contact@hazardplain.org)