

Hancock County, ME

Risk-assessment baseline packet

County FIPS: 23009 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: Approved, expires 2029-01-27. Plan: Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285), approved 2024-01-28.

Since the plan was approved on 2024-01-28: 2 new hazard declarations (2 incidents) and 62 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$6,229,746 a year), Hurricane (\$5,923,513) and Cold Wave (\$1,970,466).

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; 23009 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2024-01-28), page 2
4. B1-a: hazard identification, page 5
5. B1-b: hazard location, page 6
6. B1-c: hazard extent, page 7
7. B1-d: previous occurrences, page 10
8. B1-e: probability of future events, page 14
9. B1-f: hazards that vary across jurisdictions, page 17
10. B2-a and B2-b: vulnerability and potential impacts, page 20
11. B2-a: vulnerability (county context), page 22
12. B2-c: repetitive loss properties, page 22
13. Sources, what the plan adds, disclaimer and citation, page 24

Plan clock

Status:	Approved, expires 2029-01-27	Plan:	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)
Approved:	2024-01-28	Days to expiry:	850

What changed since your last plan (approved 2024-01-28)

New federal declarations:	2 new hazard declarations (2 incidents): DR-4754-ME (Severe Storm and Flooding), DR-4764-ME (Severe Storms and Flooding)	Storm Events records since approval:	62 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 38 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Hancock County	County	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Ellsworth city	City	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Amherst town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Aurora town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Bar Harbor town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Blue Hill town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Brooklin town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Brooksville town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Bucksport town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Castine town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Cranberry Isles town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Dedham town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Deer Isle town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Eastbrook town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Franklin town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Frenchboro town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Gouldsboro town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Great Pond town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Hancock town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Notes
						negative = days since expiry	
Lamoine town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Mariaville town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Mount Desert town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Orland town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Osborn town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Otis town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Penobscot town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Sedgwick town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-03-21
Sorrento town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Southwest Harbor town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Stonington town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Sullivan town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Surry town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Swans Island town	Island	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Tremont town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Trenton town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	
Verona Island town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Waltham town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16
Winter Harbor town	Town	Approved, expires 2029-01-27	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)	2024-01-28	2029-01-27	850	this jurisdiction approved 2024-02-16

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$6,225,378	under \$1	\$4,368	\$6,229,746	35	
2	Hurricane	Relatively Moderate	Relatively Moderate	\$5,741,835	\$97,305	\$84,373	\$5,923,513	6	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$373	\$5,152	\$1,964,942	\$1,970,466	20	
4	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$1,965,671	n/a	\$2,526	\$1,968,197	24	
5	Ice Storm	Relatively High	Relatively High	\$1,077,560	n/a	\$45,446	\$1,123,006	4	
6	Lightning	Relatively Moderate	Relatively Moderate	\$15,492	n/a	\$831,786	\$847,278	10	
7	Winter Weather	Relatively High	Relatively High	\$277,600	\$15	\$559,924	\$837,539	219	Includes 1 Sleet record (outside NRI's Winter Weather definition).
8	Earthquake	Very Low	Relatively Low	\$281,309	n/a	\$39,740	\$321,049		Storm Events does not record earthquakes.
9	Drought	Relatively Low	Relatively Low	n/a	\$261,058	n/a	\$261,058	16	
10	Strong Wind	Relatively Low	Relatively Low	\$5,437	\$130	\$193,698	\$199,266	192	Includes 121 High Wind and 7 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
11	Tornado	Very Low	Very Low	\$49,263	\$46	\$120,136	\$169,445	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Hail	Very Low	Very Low	\$77,672	\$1,411	\$7,668	\$86,751	18	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Heat Wave	Very Low	Very Low	under \$1	\$486	\$25,343	\$25,829	24	
14	Landslide	Relatively Low	Very Low	\$3,209	n/a	\$1,323	\$4,531	0	Declared 1 time; no Storm Events record of this type.
15	Wildfire	Very Low	Very Low	\$3,268	\$3	\$470	\$3,742	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
16	Avalanche	Very Low	Very Low	\$0	n/a	\$728	\$728	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient 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 landslide, wildfire 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 <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 9651 (Very Low, 45.0); tract 9661 (Very Low, 43.6); tract 9659 (Very Low, 41.3)
Earthquake	tract 9655.03 (Relatively Low, 70.1); tract 9659 (Relatively Low, 53.9); tract 9667 (Relatively Low, 49.3)
Hurricane	tract 9659 (Relatively High, 94.4); tract 9667 (Relatively High, 91.6); tract 9655.03 (Relatively High, 91.2)
Landslide	tract 9651 (Relatively Low, 93.2); tract 9659 (Relatively Low, 90.7); tract 9660 (Relatively Low, 89.4)
Tornado	tract 9653 (Relatively Low, 31.6); tract 9655.04 (Very Low, 28.1); tract 9663 (Very Low, 27.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 9651 (Very Low, 60.8); tract 9667 (Very Low, 57.0); tract 9666 (Very Low, 55.6)

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 9651 is Census Tract 9651). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	24 records, 1996 to 2024 (23 zone-level)		Storm Surge/Tide, 1997-01-10, \$37,500 property; crops not reported (1997 dollars)		No event record names a jurisdiction in the plan. Zone-level records (23) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	20 records, 1998 to 2023 (20 zone-level)	1 day to 8 days (median 3 days); 17 with a recorded value	8 consecutive days, 2013-01-20 to 2013-01-27, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	16 records, 1999 to 2026 (16 zone-level)	30 days to 245 days (median 65 days); 4 with a recorded value	245 days (about 8.0 months), 2025-08-19 to 2026-04-20, a run of 9 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	22 records, 1986 to 2023	0.75 in to 1.75 in (median 1 in); 22 with a recorded value	1.75 in hail, 2021-06-30; same size also recorded on 2005-08-02		Event records naming jurisdictions in the plan: Amherst town (3 records), Aurora town (3 records), Great Pond town (2 records), Lamoine town (2 records), Bucksport town (1 record), Cranberry Isles town (1 record), Dedham town (1 record), Ellsworth city (1 record), Orland town (1 record), Surry town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	24 records, 1998 to 2025 (24 zone-level)	1 day to 4 days (median 1 day); 17 with a recorded value	4 consecutive days, 2018-07-02 to 2018-07-05, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	6 records, 1996 to 2023 (6 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 1996-09-02, damage not reported, 2 direct injuries (reported for the zone); NWS zone MEZ029		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1998 to 2013 (4 zone-level)		Ice Storm, 1998-01-05, \$10,000,000 property; crops not reported (1998 dollars); NWS zone MEZ029		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	35 records, 1996 to 2023 (7 zone-level)		Flash Flood, 2021-06-09, \$615,000 property; \$0 crops (2021 dollars)		Event records naming jurisdictions in the plan: Eastbrook town (5 records), Ellsworth city (4 records), Bar Harbor town (3 records), Castine town (3 records), Dedham town (2 records), Aurora town (1 record), Blue Hill town (1 record), Bucksport town (1 record), Franklin town (1 record), Gouldsboro town (1 record); and 4 more jurisdictions (see the Excel file). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	10 records, 1996 to 2023		Lightning, 2000-07-04, damage not reported, 1 direct death	Lightning, 1996-05-29, \$10,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Bar Harbor town (2 records), Castine town (1 record), Eastbrook town (1 record), Ellsworth city (1 record), Stonington town (1 record), Trenton town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	128 records, 1996 to 2026 (128 zone-level)	35 kt (40 mph) to 69 kt (79 mph) (median 52 kt (60 mph)); 117 with a recorded value	69 kt (79 mph) measured gust, High Wind, 2006-10-28; same speed and measurement basis also recorded on 2006-01-18; NWS zone MEZ029		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	71 records, 1970 to 2024	50 kt (58 mph) to 82 kt (94 mph) (median 52 kt (60 mph)); 64 with a recorded value	82 kt (94 mph) estimated gust, Thunderstorm Wind, 2007-09-26		Event records naming jurisdictions in the plan: Bucksport town (6 records), Blue Hill town (5 records), Amherst town (4 records), Ellsworth city (4 records), Castine town (3 records), Great Pond town (3 records), Mariaville town (3 records), Aurora town (2 records), Bar Harbor town (2 records), Brooksville town (2 records); and 12 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	1 record, 1977	F/EF1; 1 with a recorded value	F1 tornado, 1977-08-14, 0.3 mi path length (whole path, pre-1996), 67 yd wide, \$25,000 property; crops not recorded (1977 dollars)		No event record names a jurisdiction in the plan.	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					
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	219 records, 1996 to 2026 (219 zone- level)		No damage reported in 219 records.		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: 24 declarations covering 19 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-03-20	2024-01-09	DR-4764-ME	Major disaster	Severe Storms and Flooding	Inland Flooding	\$5,777,136.72	new since last plan; within last 5 years	
2024-01-30	2023-12-17	DR-4754-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$266,785.49	new since last plan; within last 5 years	
2023-09-14	2023-09-15	EM-3598-ME	Emergency	Hurricane Lee	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2020-04-04	2020-01-20	DR-4522-ME	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$6,259,567.13		
2020-03-13	2020-01-20	EM-3444-ME	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4522
2018-01-02	2017-10-29	DR-4354-ME	Major disaster	Severe Storm and Flooding	Inland Flooding	\$36,142.65		
2010-07-01	2010-03-12	DR-1920-ME	Major disaster	Severe Storms and Flooding	Inland Flooding	\$362,448.86		
2009-07-30	2009-06-18	DR-1852-ME	Major disaster	Severe Storms, Flooding, and Landslides	Inland Flooding; Landslide	\$219,956.60		
2007-04-25	2007-04-15	DR-1693-ME	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$197,006.61		
2007-04-20	2007-03-16	DR-1691-ME	Major disaster	Flooding	Inland Flooding	\$271,363.19		
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		
2005-06-29	2005-03-29	DR-1591-ME	Major disaster	Severe Storms, Flooding, Snow Melt, and Ice Jams	Inland Flooding	\$416,396.90		
2005-03-14	2005-02-10	EM-3206-ME	Emergency	Record and/or Near Record Snow	Winter Weather	\$123,067.62		
2004-01-26	2003-12-14	EM-3194-ME	Emergency	Snow	Winter Weather	\$52,985.82		
2004-01-15	2003-12-06	EM-3190-ME	Emergency	Snow	Winter Weather	\$58,012.63		
2003-05-14	2002-12-17	DR-1468-ME	Major disaster	Severe Winter Cold and Frost	Cold Wave	\$92,559.29		
2001-03-20	2001-03-05	EM-3164-ME	Emergency	Snow	Winter Weather	\$48,619.67		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
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		
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		
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		

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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$1,561.29

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
EM-3210-ME	2005-04-21	Record Snow	M.S.A.D. #6 CUMBERLAND	\$1,561.29

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	24	1	3	6	2	0	1996 to 2026-06-30	
Cold Wave	20	0	1	1	1	0	1996 to 2026-06-30	
Drought	16	9	0	9	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	22	0	1	2	0	0	1955 to 2026-06-30	
Heat Wave	24	8	1	11	0	0	1996 to 2026-06-30	
Hurricane	6	0	1	1	1	0	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Ice Storm	4	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	35	0	2	2	10	2	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	10	0	2	2	0	0	1996 to 2026-06-30	
Strong Wind	199	14	6	29	1	0	1955 to 2026-06-30	Includes 121 High Wind and 7 Strong Wind records.
Tornado	1	0	0	0	0	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	219	30	13	56	5	0	1996 to 2026-06-30	Includes 1 Sleet record.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-08-19	Drought		damage not reported	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Drought
2023-08-05	Lightning		damage not reported	0, 3	WEST ELLSWORTH	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2021-06-09	Flash Flood		\$615,000 property; \$0 crops (2021 dollars)	0, 0	GOULDSBORO to COREA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2013-01-20	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone MEZ016 (INTERIOR HANCOCK), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2007-09-26	Thunderstorm Wind	82 kt (94 mph) estimated gust	damage not reported	0, 0	CASTINE		B1-c worst recorded: Thunderstorm Wind
2006-10-28	High Wind	69 kt (79 mph) measured gust	\$0 property; \$0 crops (zone total, 2006 dollars)	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level		B1-c worst recorded: High Wind and Strong Wind
2000-07-04	Lightning		damage not reported	1, 0	STONINGTON		deaths or injuries recorded
1998-01-24	Winter Weather		damage not reported	2, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level		deaths or injuries recorded
1998-01-05	Ice Storm		\$10,000,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level		B1-c worst recorded: Ice Storm
1997-01-10	Storm Surge/Tide		\$37,500 property; crops not reported (1997 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
1996-09-02	Hurricane (NOAA event type 'Hurricane (Typhoon)')		damage not reported	0, 2	NWS zone MEZ029 (COASTAL HANCOCK), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1977-08-14	Tornado	F1, 0.3 mi path length (whole path, pre-1996), 67 yd wide	\$25,000 property; crops not recorded (1977 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (580 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) <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	10.6	events per year at a location (modeled)	about 11 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	2.67	event-days per year	about 2.67 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	37.7	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	3.7	event-days per year	about 3.7 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	105	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00136	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.136%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.398	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	18.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.769	event-days per year	about 0.769 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	9.94	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0978	events per year	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	46	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	1.08	event-days per year	about 1.08 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	65	1946-12-31 to 2014-02-12 (67 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Inland Flooding	1	event-day per year	about 1 day per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	28	1996 to 2023 (28 years)	see B1-f	
Landslide	0.543	events per year (modeled)	about 0.54 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	13.1	days per year with a strike	about 13.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.671	events per year	about 0.67 per year	Likely	FEMA annualized frequency (modeled)	23	1986 to 2023 (38 years)	countywide	
Tornado	0.033	events per year	about 1 in 30 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.0000416	annual probability at a location	chance a given location in the county burns in a year: 0.00416%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	20.7	event-days per year	about 20.7 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	293	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	13	30	0.433
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	59	30	1.97
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	0	30	0
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	4 of 17	38.9	42.4	45.0	Very Low 4, Not Applicable 13
Coastal Flooding	15 of 17	79.3	95.7	97.9	Relatively High 7, Relatively Moderate 5, Relatively Low 3, No Rating 2
Cold Wave	17 of 17	51.4	69.5	84.2	Relatively High 4, Relatively Moderate 13
Drought	16 of 17	69.9	86.5	97.2	Relatively Moderate 1, Relatively Low 9, Very Low 6, No Rating 1
Earthquake	17 of 17	16.9	33.8	70.1	Relatively Low 4, Very Low 13
Hail	17 of 17	28.8	43.8	54.1	Relatively Low 11, Very Low 6
Heat Wave	17 of 17	2.1	2.6	5.1	Very Low 17
Hurricane	17 of 17	77.7	86.3	94.4	Relatively High 3, Relatively Moderate 13, Relatively Low 1
Ice Storm	17 of 17	81.8	95.1	98.8	Very High 3, Relatively High 10, Relatively Moderate 4
Inland Flooding	17 of 17	3.7	17.8	69.3	Relatively Moderate 3, Relatively Low 7, Very Low 7
Landslide	17 of 17	65.7	84.3	93.2	Relatively Low 11, Very Low 6
Lightning	17 of 17	71.4	90.9	97.6	Very High 3, Relatively High 12, Relatively Moderate 2
Strong Wind	17 of 17	18.1	39.5	59.5	Relatively Moderate 1, Relatively Low 14, Very Low 2
Tornado	17 of 17	4.4	23.2	31.6	Relatively Low 1, Very Low 16
Tsunami	0 of 17				Insufficient Data 17
Wildfire	17 of 17	33.3	48.9	60.8	Very Low 17
Winter Weather	17 of 17	94.2	98.0	99.6	Very High 13, Relatively High 4

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

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Hancock County	County	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$66,429.63	0 total; 0 since its plan	
Ellsworth city	City	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$237,097.13	10 total; 1 since its plan	Includes \$9,245.73 for declarations not counted as hazard incidents (DR-4522-ME).
Amherst town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 0 since its plan	
Aurora town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$11,480.67	6 total; 0 since its plan	
Bar Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$832,496.60	7 total; 0 since its plan	Includes \$27,527.60 for declarations not counted as hazard incidents (DR-4522-ME).
Blue Hill town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 0 since its plan	
Brooklin town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$7,867.73	0 total; 0 since its plan	
Brooksville town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$28,344.31	2 total; 0 since its plan	
Bucksport town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$69,483.42	8 total; 0 since its plan	
Castine town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$553,290.21	7 total; 0 since its plan	
Cranberry Isles town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$592,677.48	2 total; 0 since its plan	
Dedham town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$113,829.38	4 total; 0 since its plan	Includes \$26,095.54 for declarations not counted as hazard incidents (DR-4522-ME).
Deer Isle town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$82,553.67	2 total; 0 since its plan	
Eastbrook town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 1 since its plan	
Franklin town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$31,259.32	3 total; 1 since its plan	
Frenchboro town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$336,022.12	0 total; 0 since its plan	
Gouldsboro town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$240,955.47	2 total; 1 since its plan	
Great Pond town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Hancock town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$841,079.46	1 total; 0 since its plan	
Lamoine town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$73,149.22	2 total; 0 since its plan	
Mariaville town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
Mount Desert town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$130,170.03	0 total; 0 since its plan	Includes \$69,098 for declarations not counted as hazard incidents (DR-4522-ME).
Orland town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$47,221.87	2 total; 0 since its plan	
Osborn town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Otis town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Penobscot town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$23,866.82	0 total; 0 since its plan	
Sedgwick town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 1	\$82,886.74	3 total; 0 since its plan	
Sorrento town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$1,237,574.03	0 total; 0 since its plan	
Southwest Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$279,479.22	1 total; 0 since its plan	
Stonington town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$95,549.09	1 total; 0 since its plan	
Sullivan town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$22,728.30	0 total; 0 since its plan	
Surry town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$373,948.70	3 total; 0 since its plan	
Swans Island town	Island	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Tremont town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$194,319.48	0 total; 0 since its plan	
Trenton town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$7,516.21	1 total; 0 since its plan	
Verona Island town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Waltham town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$23,379.48	2 total; 0 since its plan	
Winter Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$261,203.29	1 total; 0 since its plan	

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

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

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

Local data needed

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

- 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 <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-01-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$728					building exposure is 0 in NRI
Coastal Flooding	\$351,142,064	n/a	993	\$1,965,671	n/a	\$2,526	0.56%				
Cold Wave	\$15,208,761,493	\$23,655,163	55,442	\$373	\$5,152	\$1,964,942	under 0.0001%				
Drought	n/a	\$9,773,092	n/a	n/a	\$261,058	n/a	2.67% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$26,039,561,076	n/a	55,478	\$281,309	n/a	\$39,740	0.00108%				
Hail	\$15,208,761,493	\$23,655,163	55,442	\$77,672	\$1,411	\$7,668	0.000511%				
Heat Wave	\$15,208,761,493	\$23,655,163	55,442	under \$1	\$486	\$25,343	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-01-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Hurricane	\$15,208,761,493	\$23,655,163	55,442	\$5,741,835	\$97,305	\$84,373	0.0378%				
Ice Storm	\$15,137,346,178	n/a	55,291	\$1,077,560	n/a	\$45,446	0.00712%				
Inland Flooding	\$15,109,568,949	\$132,428	913	\$6,225,378	under \$1	\$4,368	n/a (see note)			\$6,043,922.21	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	\$554,166,542	n/a	1,886	\$3,209	n/a	\$1,323	0.000579%				
Lightning	\$15,208,761,493	n/a	55,442	\$15,492	n/a	\$831,786	0.000102%				
Strong Wind	\$15,208,761,493	\$23,655,163	55,442	\$5,437	\$130	\$193,698	under 0.0001%				
Tornado	\$15,208,761,493	\$23,655,163	55,442	\$49,263	\$46	\$120,136	0.000324%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$1,976,877,540	\$5,322,236	9,604	\$3,268	\$3	\$470	0.000165%				
Winter Weather	\$15,208,761,493	\$23,655,163	55,442	\$277,600	\$15	\$559,924	0.00183%		\$0		

Totals since 2024-01-28 (Storm Events through 2026-06-30): 7 county-coded records, 0 with a damage value recorded (including \$0), \$0; 55 zone-level records, 8 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: \$6,043,922.21 on 2 counted declarations.

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	55,442
Building value (total, not at risk)	\$15,208,761,493
Agriculture value (total, not at risk)	\$23,655,163
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$16,089,675
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)	\$3,882,469
Social vulnerability rating	Relatively 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	2	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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	2	0	2	0	1
of which: Sedgwick town	0	0	1	0	1	0	1
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
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

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Hancock County	231042	0	0	0	0	0	0	0	shared NFIP community; count covers the joint community
Ellsworth city	230066	0	0	0	0	0	0	0	
Amherst town	230272	0	0	0	0	0	0	0	
Aurora town	230273	0	0	0	0	0	0	0	
Bar Harbor town	230064	0	0	0	0	0	0	0	
Blue Hill town	230274	0	0	0	0	0	0	0	
Brooklin town	230275	0	0	0	0	0	0	0	
Brooksville town	230276	0	0	0	0	0	0	0	
Bucksport town	230065	0	0	0	0	0	0	0	
Castine town	230277	0	0	0	0	0	0	0	
Cranberry Isles town	230278	0	0	0	0	0	0	0	
Dedham town	230279	0	0	0	0	0	0	0	
Deer Isle town	230280	0	0	0	0	0	0	0	
Eastbrook town	230281	0	0	0	0	0	0	0	
Franklin town	230282	0	0	0	0	0	0	0	
Frenchboro town	230594	0	0	0	0	0	0	0	
Gouldsboro town	230283	0	0	0	0	0	0	0	
Great Pond town	230596	0	0	0	0	0	0	0	
Hancock town	230284	0	0	0	0	0	0	0	
Lamoine town	230285	0	0	0	0	0	0	0	
Mariaville town	230286	0	0	0	0	0	0	0	
Mount Desert town	230287	0	0	0	0	0	0	0	
Orland town	230288	0	0	0	0	0	0	0	
Osborn town	230595	0	0	0	0	0	0	0	
Otis town	230289	0	0	0	0	0	0	0	
Penobscot town	230290	0	0	0	0	0	0	0	
Sedgwick town	230291	0	0	1	0	1	0	1	
Sorrento town	230292	0	0	0	0	0	0	0	
Southwest Harbor town	230293	0	0	0	0	0	0	0	
Stonington town	230294	0	0	0	0	0	0	0	
Sullivan town	230295	0	0	0	0	0	0	0	
Surry town	230296	0	0	0	0	0	0	0	
Swans Island town	231042	0	0	0	0	0	0	0	shared NFIP community; count covers the joint community

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Tremont town	230298	0	0	0	0	0	0	0	
Trenton town	230299	0	0	0	0	0	0	0	
Verona Island town	230300	0	0	0	0	0	0	0	
Waltham town	230301	0	0	0	0	0	0	0	
Winter Harbor town	230302	0	0	0	0	0	0	0	

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

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

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 2 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_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/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Hancock County, ME: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 23009). Automated baseline. <https://hazardplain.org/me/23009/> 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