

Cumberland County, ME

Risk-assessment baseline packet

Unit **County area 23005** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

Plan status for every jurisdiction listed in this county: 30 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan, page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 6
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 14
8. Supports B1-f: variation across the planning area, page 17
9. Supports B2-a and B2-b: assets and impacts, page 20
10. Supports B2-a: context, page 22
11. Supports B2-c: repetitive loss, page 22
12. Sources and OpenFEMA disclaimer, page 25

Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		
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	211		member 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	427		

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</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		\$309,058	\$5,741,960	4		
4	Coastal Flooding	Relatively Moderate	Relatively High	\$3,696,454		\$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		\$570,375	\$3,411,696			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
7	Cold Wave	Relatively Low	Relatively Moderate	\$2,001	\$5,476	\$2,688,808	\$2,696,286	23		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
8	Strong Wind	Relatively Moderate	Relatively High	\$136,144	\$61	\$2,103,929	\$2,240,134	337		Includes 33 High Wind records and 42 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Lightning	Relatively High	Relatively High	\$115,166		\$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		
12	Tornado	Very Low	Relatively Low	\$27,664	\$110	\$675,184	\$702,959	8		
13	Drought	Relatively Low	Relatively Low		\$136,290		\$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). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Landslide	Relatively Low	Very Low	\$5,151		\$1,149	\$6,300	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
16	Avalanche	Very Low	Very Low	\$0		\$4	\$4	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	1 of 80
Coastal 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.	39 of 80
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	13 of 80
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	80 of 80
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	80 of 80
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
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.	80 of 80
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	79 of 80
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	80 of 80
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 80

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 80
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	74 of 80
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	80 of 80

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	72, 1996 to 2024 (65 zone-level)		Coastal Flood, 2024-01-13, \$20,000,000 property; \$0 crops, reported for the zone (2024 dollars); NWS zone MEZ024 (COASTAL CUMBERLAND), zone-level: may include parts of neighboring counties		Event records naming member places: 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, 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		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2023 to 2023 (1 zone-level)		No crop damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	22, 1999 to 2026 (22 zone-level)	1 day to 212 days (median 61 days); 9 with a recorded value	212 days (7 months), 2025-11-01 to 2026-05-31, a run of 7 consecutive Storm Events drought records, zone-level	Drought, 2020-10-01, \$0 property; \$500,000 crops, reported for the zone (2020 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	147, 1964 to 2025	0.75 in to 4 in (median 1 in); 147 with a recorded value	4 in hail, 1986-06-01; same size also recorded on 1986-06-01		Event records naming member places: Gorham town (11 records), Brunswick town (7 records), Raymond town (7 records), Naples town (6 records), Cape Elizabeth town (4 records), Casco town (4 records), Falmouth town (4 records), Harrison town (4 records), Standish town (4 records), Bridgton town (3 records); and 8 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	3, 1998 to 2024 (3 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2024-06-19 to 2024-06-20, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3, 1996 to 2020 (3 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2020-08-04, \$40,000 property; crops not reported, reported for the zone (2020 dollars); NWS zone MEZ019 (CENTRAL INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	4, 1996 to 2008 (4 zone-level)		Ice Storm, 1998-01-05, \$25,000,000 property; crops not reported, reported for the zone (1998 dollars); NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	91, 1996 to 2024 (21 zone-level)		Flash Flood, 1996-10-21, \$14,980,000 property; crops not reported (1996 dollars), 1 direct death		Event records naming member places: Portland city (7 records), Westbrook city (5 records), Freeport town (2 records), Pownal town (2 records), Scarborough town (2 records), Brunswick town (1 record), Casco town (1 record), Gorham town (1 record), Harrison town (1 record), Naples town (1 record); and 3 more member places (see the XLSX file). Zone-level records (21) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	42, 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 member places: 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 member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	75, 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 (COASTAL CUMBERLAND), zone-level: may include parts of neighboring counties	Strong Wind, 2000-10-28, \$1,200,000 property; crops not reported, reported for the zone (2000 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	320, 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 member places: 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 member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	13, 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 (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 7 yd wide, \$2,500 property; crops not recorded (1974 dollars), 1 direct injury		Event records naming member places: Bridgton town (1 record), Brunswick town (1 record), Gorham town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	229, 1996 to 2026 (229 zone-level)		Winter Weather, 2013-12-21, \$153,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

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

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

Supports B1-d: previous occurrences

Declaration rows 39 Counted incidents 32

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

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-05-24	2024-04-03	DR-4785-ME	Major disaster	SEVERE WINTER STORM	Winter Weather	\$1,725,649.31	within last 5 years	
2024-03-20	2024-01-09	DR-4764-ME	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$12,602,830.64	within last 5 years	
2023-09-14	2023-09-15	EM-3598-ME	Emergency	HURRICANE LEE	Hurricane	none found	within last 5 years	
2020-04-04	2020-01-20	DR-4522-ME	Major 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	none found		same incident as DR-4522
2018-01-02	2017-10-29	DR-4354-ME	Major disaster	SEVERE STORM AND FLOODING	Inland Flooding	\$1,290,264.25		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2015-03-12	2015-01-26	DR-4208-ME	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Winter Weather (primary); also designated: Inland Flooding	\$1,021,857.97		
2013-03-25	2013-02-08	DR-4108-ME	Major disaster	SEVERE WINTER STORM, SNOWSTORM, AND FLOODING	Inland Flooding; Winter Weather	\$1,094,099.97		
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	none found		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	none found		
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	none found		
1998-01-13	1998-01-05	DR-1198-ME	Major disaster	SEVERE ICE STORMS, RAINS AND HIGH WINDS	Ice Storm; Strong Wind	none found		
1996-10-28	1996-10-20	DR-1143-ME	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1996-10-24	1996-10-20	EM-3121-ME	Emergency	SEVERE STORM,HEAVY RAINS, FLOODING, HIGH WINDS	Inland Flooding; Strong Wind	none found		same incident as DR-1143
1996-05-20	1996-04-16	DR-1114-ME	Major disaster	SEVERE STORMS, MUDSLIDES, FLOODING	Inland Flooding; Landslide	none found		
1993-05-11	1993-04-09	DR-988-ME	Major disaster	HEAVY RAIN, SNOWMELT, ICE JAMS & FLOODING	Inland Flooding	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1993-03-15	1993-03-13	EM-3099-ME	Emergency	BLIZZARDS, SEVERE WINDS & SNOWFALL, COASTAL STORM	Winter Weather (primary); also designated: Coastal Flooding	none found		
1992-03-27	1992-03-10	DR-940-ME	Major disaster	HEAVY RAINS, ICE JAMS & FLOODING	Inland Flooding	none found		
1991-11-07	1991-10-30	DR-921-ME	Major disaster	COASTAL STORM	Coastal Flooding	none found		
1991-08-28	1991-08-18	DR-915-ME	Major disaster	HURRICANE BOB & FLOODING	Hurricane	none found		
1989-06-07	1989-05-05	DR-830-ME	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1987-04-09	1987-03-30	DR-788-ME	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
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	none found		
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	none found		
1970-02-27	1970-02-27	DR-284-ME	Major disaster	SEVERE STORMS, ICE JAMS & FLOODING	Inland Flooding	none found		

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 members in this county. They are not shown as member blocks, 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); do not add this line to the county total.

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

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

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.

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	72			4	4		1996 to 2026-06-30	
Cold Wave	23			2	1		1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	22			10	0		1996 to 2026-06-30	
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	147			4	0		1955 to 2026-06-30	
Heat Wave	3			1	0		1996 to 2026-06-30	
Hurricane	3			0	3		1996 to 2026-06-30	
Ice Storm	4			0	1		1996 to 2026-06-30	
Inland Flooding	91			20	16		1996 to 2026-06-30	
Landslide	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	42			0	0		1996 to 2026-06-30	
Strong Wind	395			41	2		1955 to 2026-06-30	Includes 33 High Wind records and 42 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	13			0	1		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	229			29	12		1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-06-19	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone MEZ019 (CENTRAL INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2024-01-13	Coastal Flood		\$20,000,000 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone MEZ024 (COASTAL CUMBERLAND), zone-level: may include parts of neighboring counties	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, reported for the zone (2020 dollars)	0, 0	NWS zone MEZ019 (CENTRAL INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2013-12-21	Winter Weather		\$153,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		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, reported for the zone (2010 dollars)	0, 0	NWS zone MEZ024 (COASTAL CUMBERLAND), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
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: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1998-01-05	Ice Storm		\$25,000,000 property; crops not reported, reported for the zone (1998 dollars)	0, 0	NWS zone MEZ019 (INTERIOR CUMBERLAND), zone-level: may include parts of neighboring counties		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 **XLSX** file, sheet "**B1-d Storm Events history**" (1,044 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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	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	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	39.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.21 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	2.91	event-days per year	about 2.91 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	119	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 2.91 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
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	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	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	

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
Heat Wave	3.35	event-days per year	about 3.35 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	52.9	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.35 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.116	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 counted separately in B1-d and need not match.
Ice Storm	1.84	event-days per year	about 1.84 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	110	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.84 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	2.04	event-days per year	about 2.04 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	57	1996 to 2023 (28 years)	see B1-f	
Landslide	0.419	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	18.1	days per year with a strike	about 18.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.395	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	14	1986 to 2023 (38 years)	countywide	
Tornado	0.102	events per year	about 1 in 10 years	Likely	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 Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

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
Wildfire	0.000017	annual probability at a location	chance a given location in the county burns in a year: 0.0017%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	26.5	event-days per year	about 26.5 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	471	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Intensity bands: historical frequency (Storm Events)

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	54	30	1.8
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	253	30	8.43
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	9	30	0.3
Strong Wind (Thunderstorm Wind records)	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

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
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	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	13 of 80	72.1	85.0	90.7	Relatively Low 9, Very Low 4, No Rating 67	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	80 of 80	14.1	45.1	80.9	Relatively Moderate 1, Relatively Low 47, Very Low 32	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Hail	80 of 80	30.7	60.0	78.8	Relatively Moderate 12, Relatively Low 67, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	80 of 80	3.9	13.7	32.6	Relatively Low 25, Very Low 55	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	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	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	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	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	80 of 80	23.8	57.1	79.3	Relatively Moderate 49, Relatively Low 31	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	80 of 80	4.3	16.7	29.3	Very Low 80	
Tsunami	0 of 80				Insufficient Data 80	
Volcanic Activity	0 of 80				Not Applicable 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	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Portland city	City	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 2	\$30,164,056.02	21; 4	Includes \$15,705,797.32 for declarations not counted as hazard incidents (DR-4522-ME).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
South Portland city	City	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 1	\$1,659,161.89	6; 2	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; 0	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; 0	
Bridgton town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$372,394.55	22; 4	
Brunswick town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	none found	12; 0	
Cape Elizabeth town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 1	\$706,275.61	14; 0	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; 0	
Chebeague Island town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$1,346,446.02	0; 0	
Cumberland town	Town	Approved, expires 2027-04-27	FMA RL 1, SRL 0; any 1	\$614,403.59	0; 0	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; 2	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; 0	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; 0	
Gorham town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 1	\$802,007.60	32; 0	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; 0	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; 0	
Harrison town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 1	\$238,997.04	17; 0	
Long Island town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$870,146.27	0; 0	Includes \$10,940.84 for declarations not counted as hazard incidents (DR-4522-ME).
Naples town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 1	\$279,370.62	16; 1	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; 1	Includes \$8,683.71 for declarations not counted as hazard incidents (DR-4522-ME).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
North Yarmouth town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$26,813.10	0; 0	
Pownal town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$236,276.49	4; 1	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; 2	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	none found	18; 1	
Sebago town	Town	Approved, expires 2027-04-27	FMA RL 0, SRL 0; any 0	\$295,162.44	0; 0	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; 0	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; 0	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	none found	7; 0	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

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

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

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

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

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

Local data required

County-level starter. The plan must describe impacts for each participant 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 participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <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		under 1	\$0		\$4					building exposure is 0 in NRI
Coastal Flooding	\$1,707,895,040		5,224	\$3,696,454		\$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		\$16,327,072			\$136,290		0.835% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$116,684,680,710		303,069	\$2,841,321		\$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		301,272	\$5,432,901		\$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. EAL as % of exposure: n/a.
Landslide	\$1,171,499,933		5,148	\$5,151		\$1,149	0.00044%				
Lightning	\$67,430,130,160		302,870	\$115,166		\$1,635,118	0.000171%				
Strong Wind	\$67,430,130,160	\$33,024,089	302,870	\$136,144	\$61	\$2,103,929	0.000202%				
Tornado	\$67,430,130,160	\$33,024,089	302,870	\$27,664	\$110	\$675,184	under 0.0001%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI 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.

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

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

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

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

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

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

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

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

Supports B2-a: context

County context

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 total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

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

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

SOURCES

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

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

Repeat-flood properties: county and state-level rows

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	2	1	20	0	20	0	6
CAPE ELIZABETH, TOWN OF	0	0	1	0	1	0	0
CASCO, TOWN OF	0	0	3	0	3	0	0
FALMOUTH, TOWN OF	0	0	1	0	1	0	0
GORHAM, TOWN OF	0	0	1	0	1	0	0
GRAY, TOWN OF	0	0	1	0	1	0	1
HARRISON, TOWN OF	0	0	1	0	1	0	0
NAPLES, TOWN OF	0	0	1	0	1	0	0
PORTLAND, CITY OF	0	0	2	0	2	0	1
SCARBOROUGH, TOWN OF	1	1	4	0	4	0	2
SOUTH PORTLAND, CITY OF	0	0	1	0	1	0	1
WESTBROOK, CITY OF	0	0	1	0	1	0	0
YARMOUTH, TOWN OF	0	0	1	0	1	0	0
CUMBERLAND, TOWN OF	1	0	1	0	1	0	0
HARPSWELL, TOWN OF	0	0	1	0	1	0	1
State level, not in this county: county not reported	0	0	3	0	3	0	0

SOURCES

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

Repeat-flood properties by plan member (NFIP community)

Member	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
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	

Member	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
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	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <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	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

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

SOURCES

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

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

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

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_ME_23005. Preview: automated baseline.