

Hancock County, ME

Risk-assessment baseline packet

Unit **County area 23009** 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

Status	Approved, expires 2029-01-27	Plan	Hancock County, Maine Hazard Mitigation Plan - 2023 Update (FEMA plan 109285)
Approved	2024-01-28	Expires	2029-01-27
As of	2026-09-28	Days	852 days to expiry

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

New federal declarations	DR-4754-ME, DR-4764-ME (2 declaration rows; 2 counted incidents)	Storm Events records since approval	62 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	Repeat-flood change	First release: no prior release to compare.

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: 38 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.

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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
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	852		
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	852		
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	852		member 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	852		member 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	852		
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	852		member 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	852		
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	852		member 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	852		member 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	852		
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	852		member 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	852		member 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	852		
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	852		member 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	852		member approved 2024-03-21

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
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	852		member 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	852		member 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	852		member 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	852		
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	852		
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	852		member 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	852		member 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	852		member 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	852		member 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	852		member 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	852		member 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	852		member 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	852		
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	852		
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	852		
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	852		member 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	852		
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	852		member 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	852		
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	852		
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	852		member approved 2024-02-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
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	852		member 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	852		member approved 2024-02-16

SOURCE
FEMA, 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	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
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, event types the NRI definition of this hazard leaves out.
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		\$2,526	\$1,968,197	24		
5	Ice Storm	Relatively High	Relatively High	\$1,077,560		\$45,446	\$1,123,006	4		
6	Lightning	Relatively Moderate	Relatively Moderate	\$15,492		\$831,786	\$847,278	10		
7	Winter Weather	Relatively High	Relatively High	\$277,600	\$15	\$559,924	\$837,539	219		Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.
8	Earthquake	Very Low	Relatively Low	\$281,309		\$39,740	\$321,049			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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
9	Drought	Relatively Low	Relatively Low		\$261,058		\$261,058	16		
10	Strong Wind	Relatively Low	Relatively Low	\$5,437	\$130	\$193,698	\$199,266	192		Includes 121 High Wind records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
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		
13	Heat Wave	Very Low	Very Low	under \$1	\$486	\$25,343	\$25,829	24		
14	Landslide	Relatively Low	Very Low	\$3,209		\$1,323	\$4,531	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.
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). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
16	Avalanche	Very Low	Very Low	\$0		\$728	\$728	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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.	4 of 17

Hazard	Location	Census tracts rated
		<i>rated of all tracts</i>
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.	15 of 17
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 17
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.	17 of 17
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
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.	17 of 17
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17
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.	17 of 17
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 17
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 17
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.	17 of 17
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	17 of 17

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)	24, 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 member place. 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, 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		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: 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
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	16, 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		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).
Hail	hail size (inches)	22, 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 member places: 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 (narratives)	24, 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		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	6, 1996 to 2023 (6 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 1996-09-02, damage not reported, 2 direct injuries (reported for the zone); NWS zone MEZ029 (COASTAL HANCOCK), 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Ice Storm	Sperry-Piltz (local data)	4, 1998 to 2013 (4 zone- level)		Ice Storm, 1998-01-05, \$10,000,000 property; crops not reported, reported for the zone (1998 dollars); NWS zone MEZ029 (COASTAL HANCOCK), 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)	35, 1996 to 2023 (7 zone- level)		Flash Flood, 2021-06-09, \$615,000 property; \$0 crops (2021 dollars)		Event records naming member places: 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 member places (see the XLSX file). Zone-level records (7) 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.
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)	10, 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 member places: 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; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	128, 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 (COASTAL HANCOCK), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	71, 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 member places: 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 member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	1, 1977 to 1977	F/EF1; 1 with a recorded value	F1 tornado, 1977-08-14, 0.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 67 yd wide, \$25,000 property; crops not recorded (1977 dollars)		No event record names a member place.	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.
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)	219, 1996 to 2026 (219 zone-level)		No damage reported in 219 records.		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

24

Counted incidents

19

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	none found	during plan review, check whether your last plan included it; 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	none found		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	none found		
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		
1998-01-13	1998-01-05	DR-1198-ME	Major disaster	SEVERE ICE STORMS, RAINS AND HIGH WINDS	Ice Storm; Strong Wind	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		Flags	Notes
						federal share obligated, nominal dollars			
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		
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			
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		

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)

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

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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	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		No Storm Events record; local data required (e.g., USGS).
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, event types the NRI definition of this hazard leaves out.
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 records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
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
Volcanic Activity	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, event types the NRI definition of this hazard leaves out.

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
2025-08-19	Drought		damage not reported	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Drought
2023-08-05	Lightning		damage not reported	0, 3	WEST ELLSWORTH	during plan review, check whether your last plan included it; 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: may include parts of neighboring counties		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, reported for the zone (2006 dollars)	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
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: may include parts of neighboring counties		deaths or injuries recorded
1998-01-05	Ice Storm		\$10,000,000 property; crops not reported, reported for the zone (1998 dollars)	0, 0	NWS zone MEZ029 (COASTAL HANCOCK), zone-level: may include parts of neighboring counties		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 (Typhoon)		damage not reported	0, 2	NWS zone MEZ029 (COASTAL HANCOCK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1977-08-14	Tornado	F1, 0.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 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 **XLSX** file, sheet **"B1-d Storm Events history"** (580 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	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	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	37.7	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.67 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 10 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	3.7	event-days per year	about 3.7 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	105	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 3.7 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 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.
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	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.

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
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	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 counted separately in B1-d and need not match.
Ice Storm	1.08	event-days per year	about 1.08 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	65	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.08 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	1	event-days per year	about 1 days per year	Likely	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	28	1996 to 2023 (28 years)	see B1-f	NRI gives about 1 inland flooding event-days a year here (its annualized frequency over 28 years; not its event count divided by the years), but Storm Events has a record in only 13 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.
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	

	FEMA annualized frequency (modeled) <i>unit per row</i>					NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)			
Hazard		Unit	In plain terms	Descriptor	Descriptor basis		NRI period	Location	Note
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.
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 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	20.7	event-days per year	about 20.7 days per year	Highly likely	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) 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

Unit	Descriptor	Definition
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)
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/>

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	13	30	0.433
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	59	30	1.97
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	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

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	4 of 17	38.9	42.4	45.0	Very Low 4, Not Applicable 13	

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
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	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	16 of 17	69.9	86.5	97.2	Relatively Moderate 1, Relatively Low 9, Very Low 6, No Rating 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. 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	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	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	17 of 17	2.1	2.6	5.1	Very Low 17	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	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	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	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	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	17 of 17	18.1	39.5	59.5	Relatively Moderate 1, Relatively Low 14, Very Low 2	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	17 of 17	4.4	23.2	31.6	Relatively Low 1, Very Low 16	
Tsunami	0 of 17				Insufficient Data 17	
Volcanic Activity	0 of 17				Not Applicable 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	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
Hancock County	County	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$66,429.63	0; 0	
Ellsworth city	City	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$237,097.13	10; 1	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	none found	7; 0	
Aurora town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$11,480.67	6; 0	
Bar Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$832,496.60	7; 0	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	none found	6; 0	
Brooklin town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$7,867.73	0; 0	
Brooksville town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$28,344.31	2; 0	
Bucksport town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$69,483.42	8; 0	
Castine town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$553,290.21	7; 0	
Cranberry Isles town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$592,677.48	2; 0	
Dedham town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$113,829.38	4; 0	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; 0	
Eastbrook town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	7; 1	
Franklin town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$31,259.32	3; 1	
Frenchboro town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$336,022.12	0; 0	
Gouldsboro town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$240,955.47	2; 1	
Great Pond town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	5; 0	

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
Hancock town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$841,079.46	1; 0	
Lamoine town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$73,149.22	2; 0	
Mariaville town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	4; 0	
Mount Desert town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$130,170.03	0; 0	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; 0	
Osborn town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Otis town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Penobscot town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$23,866.82	0; 0	
Sedgwick town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 1	\$82,886.74	3; 0	
Sorrento town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$1,237,574.03	0; 0	
Southwest Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$279,479.22	1; 0	
Stonington town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$95,549.09	1; 0	
Sullivan town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$22,728.30	0; 0	
Surry town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$373,948.70	3; 0	
Swans Island town	Island	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Tremont town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$194,319.48	0; 0	
Trenton town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$7,516.21	1; 0	
Verona Island town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Waltham town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$23,379.48	2; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Winter Harbor town	Town	Approved, expires 2029-01-27	FMA RL 0, SRL 0; any 0	\$261,203.29	1; 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.

- 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 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		under 1	\$0		\$728					building exposure is 0 in NRI
Coastal Flooding	\$351,142,064		993	\$1,965,671		\$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		\$9,773,092			\$261,058		2.67% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$26,039,561,076		55,478	\$281,309		\$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%				
Hurricane	\$15,208,761,493	\$23,655,163	55,442	\$5,741,835	\$97,305	\$84,373	0.0378%				

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 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
Ice Storm	\$15,137,346,178		55,291	\$1,077,560		\$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. EAL as % of exposure: n/a.
Landslide	\$554,166,542		1,886	\$3,209		\$1,323	0.000579%				
Lightning	\$15,208,761,493		55,442	\$15,492		\$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											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI 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 on counted declarations \$6,043,922.21 (2 declarations, 2 with PA).

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	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 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	2	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	0	0	2	0	2	0	1
SEDGWICK,TOWN OF	0	0	1	0	1	0	1
Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
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
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	

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
Swans Island town	231042	0	0	0	0	0	0	0	shared NFIP community; count covers the joint community
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	

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	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

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 fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) 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 2 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)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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)
 6. 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/>
 7. 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>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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
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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_23009. Preview: automated baseline.