



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 26K more homes are at risk of flooding
- Coastal Maine faces some of the highest tidal flood risk in the country
- The risk of flash flooding from the Androscoggin River have been made worse by rapid snowmelt and heavy rains

Current Properties at Risk
Difference in number of properties currently at substantial risk¹

+ 26,200 ↑

29,500
FEMA

55,700
First Street
Foundation

Properties at Risk by 2050
Total number of properties at substantial risk²

+ 4,200 (+8%) ↑

55,700
in 2020

59,900
in 2050

¹Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. ²Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

Maine cities with the greatest number of properties at risk³

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
	Count	%	Count	%	Count	%
Portland	2,381	8%	2,795	9%	+414	+17.4%
Lewiston	1,471	13%	1,538	14%	+67	+4.6%
Biddeford	1,225	16%	1,435	19%	+210	+17.1%
Auburn	1,150	13%	1,186	14%	+36	+3.1%
Augusta	1,000	12%	1,039	12%	+39	+3.9%
South Portland	947	11%	1,176	14%	+229	+24.2%
Sanford	932	10%	956	11%	+24	+2.6%
Bangor	876	9%	914	9%	+38	+4.3%
Brewer	836	22%	888	23%	+52	+6.2%
Westbrook	795	13%	834	14%	+39	+4.9%

³Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.



82,000
Maine properties at risk over the next 30 years

23,900
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

8%
of Portland City properties are at substantial risk of flooding

25%
of all flood insurance claims come from low- to moderate-risk flood zones
(source: FEMA)

Floods are the #1
natural disaster in the United States

\$69,000
average flood claim from 2005-2020
(source: FEMA)

6,300
Maine property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program
(source: FEMA)

[Check your flood risk](#)

NFS RECOMMENDS

- 1 **Raise awareness** of community risk of flood with free social media tools
- 2 **Check your clients flood risk** at floodfactor.com
- 3 **Create a custom quote** for your client at <https://nationalfloodservices.com/agents-portal/agents/>
- 4 **Inform your clients of their personal flood risk** using our customizable email/letter and postcard templates.

Our resources include:

Social Media Tools



Email/Letter Templates



Mailer Templates



[Get your Maine Flood Toolkit here](#)