Rising Seas Erode $15.8 Billion in Home Value from Maine to Mississippi

Researchers add Maryland, Delaware, Pennsylvania to ongoing analysis

For Immediate Release: Wednesday, February 27, 2019

Data scientists from First Street Foundation and Columbia University have expanded their peer-reviewed housing market research to include approximately 3.7 million coastal properties in Maryland, Delaware, and Pennsylvania, finding increased tidal flooding caused by sea level rise has eroded $862.1 million in relative property values between 2005 and 2017. This section of the Mid-Atlantic completes the researchers’ analysis of the Eastern Seaboard, bringing the total loss among all 15 East Coast states, Alabama, and Mississippi to $15.8 billion. The Foundation’s previous research has been reported by The Boston Globe, CBS Moneywatch, The Wall Street Journal, Bloomberg, Axios, The Washington Post, and The Christian Science Monitor.

Mid - Atlantic Data

Among the three latest states analyzed, coastal properties in Maryland were hit hardest, losing $555.7 million in relative appreciation. Properties in Delaware saw $299.5 million in unrealized value, followed by Pennsylvania at $10.1 million. Researchers also analyzed Washington D.C., which showed minimal impact. One of the region’s hardest hit properties, a single family home on East Side Drive in Rehoboth Beach, lost $481,258 over the 12 year study period (see Mid-Atlantic: State Rankings, Hardest Hit Cities, and State by State Analysis).

17 - State Analysis

Among the 17 states analyzed to date, Florida has seen the greatest loss in relative home values at $5.4 billion, followed by New Jersey at $4.5 billion, and New York at $1.3 billion. Ocean City, New Jersey; Miami Beach, Florida; and Charleston, South Carolina saw the greatest losses in relative property value (see East and Gulf Coasts: State Rankings, Hardest Hit Cities, and State by State Analysis).

Flood iQ

Coastal homeowners can learn how much relative value their personal property has lost at FloodiQ.com. The interactive flood visualization tool also shows current inundation estimates for frequent and highest annual tidal floods, as well as hurricane storm surge, and how those levels are projected to increase over the next 15 years. FloodiQ.com is the first publicly available database that gives coastal residents, homeowners, and prospective homebuyers access to comprehensive flood risk and property value loss information.

Research and Methodology

Steven A. McAlpine, Head of Data Science at First Street Foundation, and Dr. Jeremy R. Porter, a Columbia University professor and First Street Foundation statistical consultant, first established their peer-reviewed methodology with an analysis of the Miami-Dade County real estate market. That study, published in the journal Population Research and Policy Review, showed $465 million was lost from 2005 to 2017 due to sea level rise flooding. McAlpine and Porter have since created 18 housing market-specific models. By analyzing approximately 13.3 million real estate transactions, and applying the results to 25.6 million properties, the researchers have found a $15.8 billion loss in home value appreciation across 17 states.

“From Maine to Florida and through the Gulf Coast, we have seen the same phenomenon,” said Porter. “Increased tidal flooding has led to a loss in home value appreciation. We expect this trend to not only continue in the coming years, but to accelerate along with the accelerating rate of sea level rise.”
McAlpine and Porter’s research is the first to quantify the observed negative impact of increasingly frequent tidal flooding, driven by sea level rise, on the housing market. Other models have forecasted the future impact of sea level rise flooding on coastal properties, but this is the first to demonstrate value loss that has already occurred. By taking into account characteristics associated with home value, such as square footage and proximity to amenities, and accounting for economic trends like the 2008 housing recession, the scientists were able to isolate the impact that increased frequent tidal flooding caused by sea level rise has had on home value. While most of the affected homes appreciated in value over the studied period, they did so at a significantly lower rate than comparable homes unaffected by tidal flooding. The research is also the first to find that in addition to direct property-lot flooding, nearby road flooding also has a major impact on home value.

“This is critical information for people in coastal areas because it contextualizes the cost-benefits of personal and municipal adaptation measures,” said McAlpine. “It also empowers people to make informed decisions when buying or selling a home.”

Matthew Eby is the Executive Director of First Street Foundation.

“Flooding is the costliest natural disaster in the United States,” said Eby. “FEMA is the gold standard when it comes to Americans understanding their flood risk, yet FEMA’s flood maps are fundamentally wrong. First Street Foundation’s home value research is the first step toward our goal of providing accurate, meaningful, and comprehensive flood risk information to every American.”

First Street Foundation is a 501(c)(3) tech nonprofit that quantifies and communicates the impacts of sea level rise and flooding.

Detailed methodology can be found here.
Mid - Atlantic Analysis

State Rankings

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Maryland</td>
<td>-$555,725,150</td>
</tr>
<tr>
<td>2</td>
<td>Delaware</td>
<td>-$299,530,473</td>
</tr>
<tr>
<td>3</td>
<td>Pennsylvania</td>
<td>-$10,148,959</td>
</tr>
</tbody>
</table>

Top 20 Hardest Hit Cities

<table>
<thead>
<tr>
<th>Rank</th>
<th>City</th>
<th>State</th>
<th>Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Crisfield</td>
<td>MD</td>
<td>-$38,056,766</td>
</tr>
<tr>
<td>2</td>
<td>Bethany Beach</td>
<td>DE</td>
<td>-$31,153,607</td>
</tr>
<tr>
<td>3</td>
<td>Ocean City</td>
<td>MD</td>
<td>-$28,979,850</td>
</tr>
<tr>
<td>4</td>
<td>West Ocean City</td>
<td>MD</td>
<td>-$20,395,073</td>
</tr>
<tr>
<td>5</td>
<td>Edgemere</td>
<td>MD</td>
<td>-$18,986,668</td>
</tr>
<tr>
<td>6</td>
<td>South Bethany</td>
<td>DE</td>
<td>-$17,721,041</td>
</tr>
<tr>
<td>7</td>
<td>Smith Island</td>
<td>MD</td>
<td>-$16,940,924</td>
</tr>
<tr>
<td>8</td>
<td>Bowers</td>
<td>DE</td>
<td>-$13,597,077</td>
</tr>
<tr>
<td>9</td>
<td>Oxford</td>
<td>MD</td>
<td>-$13,462,217</td>
</tr>
<tr>
<td>10</td>
<td>Fairmount</td>
<td>MD</td>
<td>-$12,929,856</td>
</tr>
<tr>
<td>11</td>
<td>Fenwick Island</td>
<td>DE</td>
<td>-$11,961,055</td>
</tr>
<tr>
<td>12</td>
<td>Shady Side</td>
<td>MD</td>
<td>-$10,945,045</td>
</tr>
<tr>
<td>13</td>
<td>Deal Island</td>
<td>MD</td>
<td>-$9,467,718</td>
</tr>
<tr>
<td>14</td>
<td>Annapolis Neck</td>
<td>MD</td>
<td>-$9,236,342</td>
</tr>
<tr>
<td>15</td>
<td>Baltimore</td>
<td>MD</td>
<td>-$8,893,258</td>
</tr>
<tr>
<td>16</td>
<td>Mayo</td>
<td>MD</td>
<td>-$7,999,706</td>
</tr>
<tr>
<td>17</td>
<td>Rock Hall</td>
<td>MD</td>
<td>-$7,707,440</td>
</tr>
<tr>
<td>18</td>
<td>Madison</td>
<td>MD</td>
<td>-$6,799,933</td>
</tr>
<tr>
<td>19</td>
<td>Fishing Creek</td>
<td>DE</td>
<td>-$6,385,904</td>
</tr>
<tr>
<td>20</td>
<td>North Beach</td>
<td>MD</td>
<td>-$6,026,234</td>
</tr>
</tbody>
</table>
Mid-Atlantic Property Value Loss Heat Map

Projection: Maryland State Plane

Relative Property Loss

In Millions of Dollars by Zip Code

500
250
100
50
Maryland: Top 5 Hardest Hit Cities

- Smith Island: $-16,940,924
- Edgemere: $-18,986,668
- West Ocean City: $-20,395,073
- Ocean City: $-28,979,850
- Crisfield: $-38,056,766

Maryland: Significantly Impacted Homes

- City: Ocean City
  Street: Saint Louis Ave
  Relative Value Loss: -$328,569
- City: Ocean City
  Street: 11th St
  Relative Value Loss: -$306,368
- City: North Beach
  Street: Annapolis Ave
  Relative Value Loss: -$281,193
Significantly Impacted Homes

City: Ocean City
Street: 11th St

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: North Beach
Street: Annapolis Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Ocean City
Street: Saint Louis Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Delaware: Top 5 Hardest Hit Cities

- Slaughter Beach: $-6,017,840
- Fenwick Island: $-11,961,055
- Bowers: $-13,597,077
- South Bethany: $-17,721,041
- Bethany Beach: $-31,153,607

Delaware: Significantly Impacted Homes

- **City:** Rehoboth Beach  
  **Street:** East Side Dr  
  **Relative Value Loss:** -$481,258

- **City:** Ocean View  
  **Street:** Seaside Dr  
  **Relative Value Loss:** -$296,351

- **City:** Bowers  
  **Street:** N Bayshore Rd  
  **Relative Value Loss:** -$266,914
Significantly Impacted Homes

City: Rehoboth Beach
Street: East Side Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years

City: Ocean View
Street: Seaside Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Bowers
Street: N Bayshore Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Pennsylvania: Top 5 Hardest Hit Cities

- Chester: $-67,076
- Tullytown: $-79,210
- Philadelphia: $-1,584,766
- Croydon: $-2,470,771
- Bristol: $-3,042,366

Pennsylvania: Significantly Impacted Homes

City: Ridley Park  
Street: East Ln  
Relative Value Loss: -$51,978

City: Bensalem  
Street: State Rd  
Relative Value Loss: -$47,782

City: Essington  
Street: Jansen Ave  
Relative Value Loss: -$38,332
Significantly Impacted Homes

**City: Ridley Park**  
**Street: East Ln**

Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+

**Highest Annual Tidal Flooding: Today**

**Highest Annual Tidal Flooding: In 15 Years**

**City: Bensalem**  
**Street: State Rd**

Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+

**City: Essington**  
**Street: Jansen Ave**

Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+
17 - State Analysis

State Rankings

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Florida</td>
<td>-$5,422,165,140</td>
</tr>
<tr>
<td>2</td>
<td>New Jersey</td>
<td>-$4,522,798,463</td>
</tr>
<tr>
<td>3</td>
<td>New York</td>
<td>-$1,301,333,910</td>
</tr>
<tr>
<td>4</td>
<td>South Carolina</td>
<td>-$1,111,154,304</td>
</tr>
<tr>
<td>5</td>
<td>Connecticut</td>
<td>-$915,873,888</td>
</tr>
<tr>
<td>6</td>
<td>North Carolina</td>
<td>-$582,251,970</td>
</tr>
<tr>
<td>7</td>
<td>Maryland</td>
<td>-$555,725,150</td>
</tr>
<tr>
<td>8</td>
<td>Delaware</td>
<td>-$299,530,473</td>
</tr>
<tr>
<td>9</td>
<td>Virginia</td>
<td>-$280,290,183</td>
</tr>
<tr>
<td>10</td>
<td>Massachusetts</td>
<td>-$273,392,732</td>
</tr>
<tr>
<td>11</td>
<td>Mississippi</td>
<td>-$263,764,081</td>
</tr>
<tr>
<td>12</td>
<td>Alabama</td>
<td>-$157,868,992</td>
</tr>
<tr>
<td>13</td>
<td>Maine</td>
<td>-$69,865,575</td>
</tr>
<tr>
<td>14</td>
<td>Rhode Island</td>
<td>-$44,715,623</td>
</tr>
<tr>
<td>15</td>
<td>Georgia</td>
<td>-$15,268,577</td>
</tr>
<tr>
<td>16</td>
<td>New Hampshire</td>
<td>-$15,166,359</td>
</tr>
<tr>
<td>17</td>
<td>Pennsylvania</td>
<td>-$10,148,959</td>
</tr>
</tbody>
</table>

Top 20 Hardest Hit Cities

<table>
<thead>
<tr>
<th>Rank</th>
<th>City</th>
<th>State</th>
<th>Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ocean City</td>
<td>NJ</td>
<td>-$530,439,399</td>
</tr>
<tr>
<td>2</td>
<td>Miami Beach</td>
<td>FL</td>
<td>-$337,167,466</td>
</tr>
<tr>
<td>3</td>
<td>Hollywood</td>
<td>FL</td>
<td>-$304,568,101</td>
</tr>
<tr>
<td>4</td>
<td>Charleston</td>
<td>SC</td>
<td>-$266,217,606</td>
</tr>
<tr>
<td>5</td>
<td>Saint Petersburg</td>
<td>FL</td>
<td>-$243,968,610</td>
</tr>
<tr>
<td>6</td>
<td>North Beach Haven</td>
<td>NJ</td>
<td>-$216,899,215</td>
</tr>
<tr>
<td>7</td>
<td>Sea Isle City</td>
<td>NJ</td>
<td>-$208,644,351</td>
</tr>
<tr>
<td>8</td>
<td>Fort Lauderdale</td>
<td>FL</td>
<td>-$193,885,367</td>
</tr>
<tr>
<td>9</td>
<td>New York</td>
<td>NY</td>
<td>-$185,052,918</td>
</tr>
<tr>
<td>10</td>
<td>Atlantic City</td>
<td>NJ</td>
<td>-$174,748,706</td>
</tr>
<tr>
<td>11</td>
<td>Avalon</td>
<td>NJ</td>
<td>-$165,956,129</td>
</tr>
<tr>
<td>12</td>
<td>Key Largo</td>
<td>FL</td>
<td>-$159,615,296</td>
</tr>
<tr>
<td>13</td>
<td>Brigantine</td>
<td>NJ</td>
<td>-$158,874,047</td>
</tr>
<tr>
<td>14</td>
<td>Mount Pleasant</td>
<td>SC</td>
<td>-$149,072,672</td>
</tr>
<tr>
<td>15</td>
<td>Jacksonville</td>
<td>FL</td>
<td>-$146,483,838</td>
</tr>
<tr>
<td>16</td>
<td>North Wildwood</td>
<td>NJ</td>
<td>-$138,435,750</td>
</tr>
<tr>
<td>17</td>
<td>Key West</td>
<td>FL</td>
<td>-$133,015,501</td>
</tr>
<tr>
<td>18</td>
<td>Freeport</td>
<td>NY</td>
<td>-$131,021,192</td>
</tr>
<tr>
<td>19</td>
<td>Milford City</td>
<td>CT</td>
<td>-$126,947,753</td>
</tr>
<tr>
<td>20</td>
<td>Mystic Island</td>
<td>NJ</td>
<td>-$125,508,045</td>
</tr>
</tbody>
</table>
Property Loss Heat Map

Relative Property Loss

Projection: USA Albers Equal Area Conic

In Millions of Dollars by Zip Code
Florida: Top 5 Hardest Hit Cities

- Key Largo
- Fort Lauderdale
- Saint Petersburg
- Hollywood
- Miami Beach

Florida: Significantly Impacted Homes

- City: Sarasota
  Street: Seagrape Dr
  Relative Value Loss: -$440,395

- City: Hollywood
  Street: South Southlake Dr
  Relative Value Loss: -$341,268

- City: South Daytona
  Street: Palmetto Ave
  Relative Value Loss: -$340,926
Significantly Impacted Homes

**City:** Hollywood  
**Street:** South Southlake Dr

*Depth of Flooding (feet)*
- <1
- 1 - 2
- 2 - 3
- 3+

**City:** South Daytona  
**Street:** Palmetto Ave

*Depth of Flooding (feet)*
- <1
- 1 - 2
- 2 - 3
- 3+

**City:** Sarasota  
**Street:** Seagrape Dr

*Depth of Flooding (feet)*
- <1
- 1 - 2
- 2 - 3
- 3+
New Jersey: Top 5 Hardest Hit Cities

- Avalon: $-165,956,129
- Atlantic City: $-174,748,706
- Sea Isle City: $-208,644,351
- North Beach Haven: $-216,899,215
- Ocean City: $-530,439,399

New Jersey: Significantly Impacted Homes

- City: Atlantic City
  Street: West Riverside Dr
  Relative Value Loss: -$199,463

- City: Rumson
  Street: Waterman Ave
  Relative Value Loss: -$237,708

- City: Ocean City
  Street: Haven Ave
  Relative Value Loss: -$138,100
Significantly Impacted Homes

City: Atlantic City
Street: West Riverside Dr
Depth of Flooding (feet):
- <1
- 1 - 2
- 2 - 3
- 3+

City: Rumson
Street: Waterman Ave
Depth of Flooding (feet):
- <1
- 1 - 2
- 2 - 3
- 3+

City: Ocean City
Street: Haven Ave
Depth of Flooding (feet):
- <1
- 1 - 2
- 2 - 3
- 3+
New York: Top 5 Hardest Hit Cities

- Island Park: $-55,311,290
- Long Beach: $-84,151,225
- Oceanside: $-96,088,691
- Freeport: $-131,021,192
- New York: $-185,084,488

New York: Significantly Impacted Homes

- City: Mamaroneck  
  Street: Greacen Point Rd  
  Relative Value Loss: -$204,565
- City: Rye  
  Street: Milton Rd  
  Relative Value Loss: -$285,069
- City: Oceanside  
  Street: Weidner Ave  
  Relative Value Loss: -$100,346
Significantly Impacted Homes

City: Rye
Street: Milon Rd

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Mamaroneck
Street: Greacen Point Rd

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Oceanside
Street: Weidner Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
South Carolina: Top 5 Hardest Hit Cities

- North Myrtle Beach: $-32,492,470
- Hilton Head Island: $-48,641,515
- Kiawah Island: $-90,490,822
- Mount Pleasant: $-149,072,606
- Charleston: $-266,217,606

South Carolina: Significantly Impacted Homes

- City: Charleston
  Street: Gibbes St
  Relative Value Loss: -$220,800

- City: Charleston
  Street: Trumbo St
  Relative Value Loss: -$159,990

- City: Charleston
  Street: Burningtree Rd
  Relative Value Loss: -$158,816
Significantly Impacted Homes

**City:** Charleston  
**Street:** Gibbs St

- Depth of Flooding (feet):  
  - <1  
  - 1 - 2  
  - 2 - 3  
  - 3+

**City:** Charleston  
**Street:** Burningtree Rd

- Depth of Flooding (feet):  
  - <1  
  - 1 - 2  
  - 2 - 3  
  - 3+

**City:** Charleston  
**Street:** Trumbo St

- Depth of Flooding (feet):  
  - <1  
  - 1 - 2  
  - 2 - 3  
  - 3+
Connecticut: Top 5 Hardest Hit Cities

- East Haven: $-53,765,126
- Old Greenwich: $-63,655,791
- Westport: $-86,913,506
- Norwalk: $-115,131,189
- Milford: $-126,947,752

Connecticut: Significantly Impacted Homes

- City: Westport  
  Street: Fairfield Ave  
  Relative Value Loss: -$280,942
- City: Norwalk  
  Street: Rowayton Ave  
  Relative Value Loss: -$279,557
- City: Milford  
  Street: Westland Ave  
  Relative Value Loss: -$268,844
Significantly Impacted Homes

City: Milford
Street: Westland Ave
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Westport
Street: Fairfield Ave
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Norwalk
Street: Rowayton Ave
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
North Carolina: Top 5 Hardest Hit Cities

- Nags Head: -$9,655,030
- Surf City: -$12,348,984
- Ocracoke: -$16,199,217
- North Topsail Beach: -$17,074,467
- Hatteras: -$19,574,077

North Carolina: Significantly Impacted Homes

<table>
<thead>
<tr>
<th>City</th>
<th>Street</th>
<th>Relative Value Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belhaven</td>
<td>Tooley St</td>
<td>-$114,091</td>
</tr>
<tr>
<td>Wanchese</td>
<td>The Lane</td>
<td>-$107,955</td>
</tr>
<tr>
<td>Belhaven</td>
<td>E Pantego St</td>
<td>-$46,056</td>
</tr>
</tbody>
</table>
Significantly Impacted Homes

**City: Belhaven**  
**Street: Tooley St**

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

**City: Wanchese**  
**Street: The Lane**

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

**City: Belhaven**  
**Street: E Pantego St**

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Maryland: Top 5 Hardest Hit Cities

- Smith Island: $-16,940,924
- Edgemere: $-18,986,668
- West Ocean City: $-20,395,073
- Ocean City: $-28,979,850
- Crisfield: $-38,056,766

Maryland: Significantly Impacted Homes

- City: Ocean City
  - Street: Saint Louis Ave
  - Relative Value Loss: -$328,569

- City: Ocean City
  - Street: 11th St
  - Relative Value Loss: -$306,368

- City: North Beach
  - Street: Annapolis Ave
  - Relative Value Loss: -$281,193
Significantly Impacted Homes

**City:** Ocean City  
**Street:** 11th St

- Depth of Flooding (feet):
  - <1
  - 1 - 2
  - 2 - 3
  - 3+

**City:** North Beach  
**Street:** Annapolis Ave

- Depth of Flooding (feet):
  - <1
  - 1 - 2
  - 2 - 3
  - 3+

**City:** Ocean City  
**Street:** Saint Louis Ave

- Depth of Flooding (feet):
  - <1
  - 1 - 2
  - 2 - 3
  - 3+
Delaware: Top 5 Hardest Hit Cities

- Slaughter Beach: $-6,017,840
- Fenwick Island: $-11,961,055
- Bowers: $-13,597,077
- South Bethany: $-17,721,041
- Bethany Beach: $-31,153,607

Delaware: Significantly Impacted Homes

- **City:** Rehoboth Beach  
  **Street:** East Side Dr  
  **Relative Value Loss:** -$481,258

- **City:** Ocean View  
  **Street:** Seaside Dr  
  **Relative Value Loss:** -$296,351

- **City:** Bowers  
  **Street:** N Bayshore Rd  
  **Relative Value Loss:** -$266,914
Significantly Impacted Homes

City: Rehoboth Beach
Street: East Side Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years

City: Ocean View
Street: Seaside Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Bowers
Street: N Bayshore Dr

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Virginia: Top 5 Hardest Hit Cities

Virginia: Significantly Impacted Homes

City: Norfolk  
Street: Yarmouth St  
Relative Value Loss: -$96,051

City: Virginia Beach  
Street: Canal Rd  
Relative Value Loss: -$89,419

City: Norfolk  
Street: Richmond Pk  
Relative Value Loss: -$72,414
Virginia: Top 5 Hardest Hit Cities

Virginia: Significantly Impacted Homes

City: Norfolk  
Street: Yarmouth St  
Relative Value Loss: -$96,051

City: Virginia Beach  
Street: Canal Rd  
Relative Value Loss: -$89,419

City: Norfolk  
Street: Richmond Pl  
Relative Value Loss: -$72,414
Massachusetts: Top 5 Hardest Hit Cities

- Quincy: $-8,542,298
- Nahant: $-10,164,006
- Saugus: $-13,863,121
- Barnstable: $-16,428,605
- Salisbury: $-35,895,360

Massachusetts: Significantly Impacted Homes

- City: Boston
  Street: Marginal St
  Relative Value Loss: -$425,329

- City: Nantucket
  Street: Eady St
  Relative Value Loss: -$341,401

- City: Salisbury
  Street: 10th Street West
  Relative Value Loss: -$281,362
Significantly Impacted Homes

City: Boston  
Street: Marginal St  
Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+

City: Nantucket  
Street: Easy St  
Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+

City: Salisbury  
Street: 10th St West  
Depth of Flooding (feet)  
- <1  
- 1 - 2  
- 2 - 3  
- 3+
Mississippi: Top 5 Hardest Hit Cities

Mississippi: Significantly Impacted Homes

<table>
<thead>
<tr>
<th>City: Klin</th>
<th>City: Klin</th>
<th>City: Bay St. Louis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street: Pontiac Dr</td>
<td>Street: Shawnee St</td>
<td>Street: Deer Dr</td>
</tr>
<tr>
<td>Relative Value Loss: -$216,374</td>
<td>Relative Value Loss: -$221,450</td>
<td>Relative Value Loss: -$204,993</td>
</tr>
</tbody>
</table>
Significantly Impacted Homes

City: Kiln
Street: Pontiac Dr

City: Kiln
Street: Shawnee St

City: Bay St. Louis
Street: Deer Dr

Highest Annual Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years
Alabama: Top 5 Hardest Hit Cities

1. Bayou La Batre: $-7,876,538
2. Orange Beach: $-15,670,263
3. Dauphin Island: $-22,955,054
4. Mobile: $-25,869,168
5. Gulf Shores: $-26,132,104

Alabama: Significantly Impacted Homes

City: Gulf Shores  
Street: Windmill Ridge Rd  
Relative Value Loss: -$147,729

City: Dauphin Island  
Street: Bienville Blvd  
Relative Value Loss: -$132,417

City: Orange Beach  
Street: Marina Rd  
Relative Value Loss: -$112,123
Significantly Impacted Homes

**Highest Annual Tidal Flooding: Today**

**City:** Gulf Shores  
**Street:** Windmill Ridge Rd

Depth of Flooding (feet)
- <1  
- 1 - 2  
- 2 - 3  
- 3+

**Highest Annual Tidal Flooding: In 15 Years**

**City:** Dauphin Island  
**Street:** Bienville Blvd

Depth of Flooding (feet)
- <1  
- 1 - 2  
- 2 - 3  
- 3+

**City:** Orange Beach  
**Street:** Marina Rd

Depth of Flooding (feet)
- <1  
- 1 - 2  
- 2 - 3  
- 3+
Maine: Top 5 Hardest Hit Cities

- Kennebunkport: -$1,718,240
- Saco: -$2,246,849
- Scarborough: -$2,734,932
- Biddeford: -$3,703,729
- Bath: -$4,096,079

Maine: Significantly Impacted Homes

- City: Wells
  Street: Ocean Ave
  Relative Value Loss: -$204,034

- City: Wells
  Street: North Tibbets Ave
  Relative Value Loss: -$200,210

- City: Wells
  Street: Saints Place
  Relative Value Loss: -$195,516
Significantly Impacted Homes

City: Wells
Street: Ocean Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years

City: Wells
Street: North Tibbetts Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Wells
Street: Saints Place

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Rhode Island: Top 5 Hardest Hit Cities

- Charlestown: $-1,610,328
- Watch Hill: $-2,763,125
- Newport: $-2,860,212
- Misquamicut: $-3,504,982
- Warwick: $-4,016,780

Rhode Island: Significantly Impacted Homes

- **Charlestown**
  - Street: Cove Dr
  - Relative Value Loss: $-226,136

- **Narragansett**
  - Street: Arbeth Rd
  - Relative Value Loss: $-188,931

- **Westerly**
  - Street: Breach Dr
  - Relative Value Loss: $-150,303
Significantly Impacted Homes

City: Charlestown
Street: Cove Dr
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Narragansett
Street: Arbeth Rd
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

City: Westerly
Street: Breach Drive
Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
Georgia: Top 5 Hardest Hit Cities

- Saint Marys
- Wilmington Island
- Savannah
- Skidaway Island
- Tybee Island

Georgia: Significantly Impacted Homes

<table>
<thead>
<tr>
<th>City</th>
<th>Street</th>
<th>Relative Value Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tybee Island</td>
<td>14th St</td>
<td>-$20,432</td>
</tr>
<tr>
<td>Savannah</td>
<td>Marsh Haven Ln</td>
<td>-$20,468</td>
</tr>
<tr>
<td>Richmond Hill</td>
<td>Mill Hill Rd</td>
<td>-$18,507</td>
</tr>
</tbody>
</table>
Significantly Impacted Homes

City: Tybee Island
Street: 14th St

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: Today

City: Savannah
Street: Marsh Haven Ln

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: In 15 Years

City: Richmond Hill
Street: Mill Hill Rd

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+
New Hampshire: Top 5 Hardest Hit Cities

- Portsmouth: $-55,644
- Dover: $-112,501
- Exeter: $-114,268
- Hampton: $-235,150
- Hampton Beach: $-7,944,032

New Hampshire: Significantly Impacted Homes

- City: Hampton
  - Street: Page Ln
  - Relative Value Loss: -$324,266

- City: Hampton
  - Street: Wall St
  - Relative Value Loss: -$188,809

- City: Hampton
  - Street: Perkins Ave
  - Relative Value Loss: -$137,128
Significantly Impacted Homes

City: Hampton
Street: Page Ln

City: Hampton
Street: Wall St

City: Hampton
Street: Perkins Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

Highest Annual Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years
Pennsylvania: Top 5 Hardest Hit Cities

- Chester: $-67,076
- Tullytown: $-79,210
- Philadelphia: $-1,584,766
- Croydon: $-2,470,771
- Bristol: $-3,042,366

Pennsylvania: Significantly Impacted Homes

- City: Ridley Park
  Street: East Ln
  Relative Value Loss: -$51,978

- City: Bensalem
  Street: State Rd
  Relative Value Loss: -$47,782

- City: Essington
  Street: Jansen Ave
  Relative Value Loss: -$38,332
Significantly Impacted Homes

**Highest Annual Tidal Flooding: Today**

**City**: Ridley Park  
**Street**: East Ln

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

**Highest Annual Tidal Flooding: In 15 Years**

**City**: Bensalem  
**Street**: State Rd

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+

**City**: Essington  
**Street**: Jansen Ave

Depth of Flooding (feet)
- <1
- 1 - 2
- 2 - 3
- 3+