



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."

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

Detailed methodolgy can be found here.



Mid - Atlantic Analysis

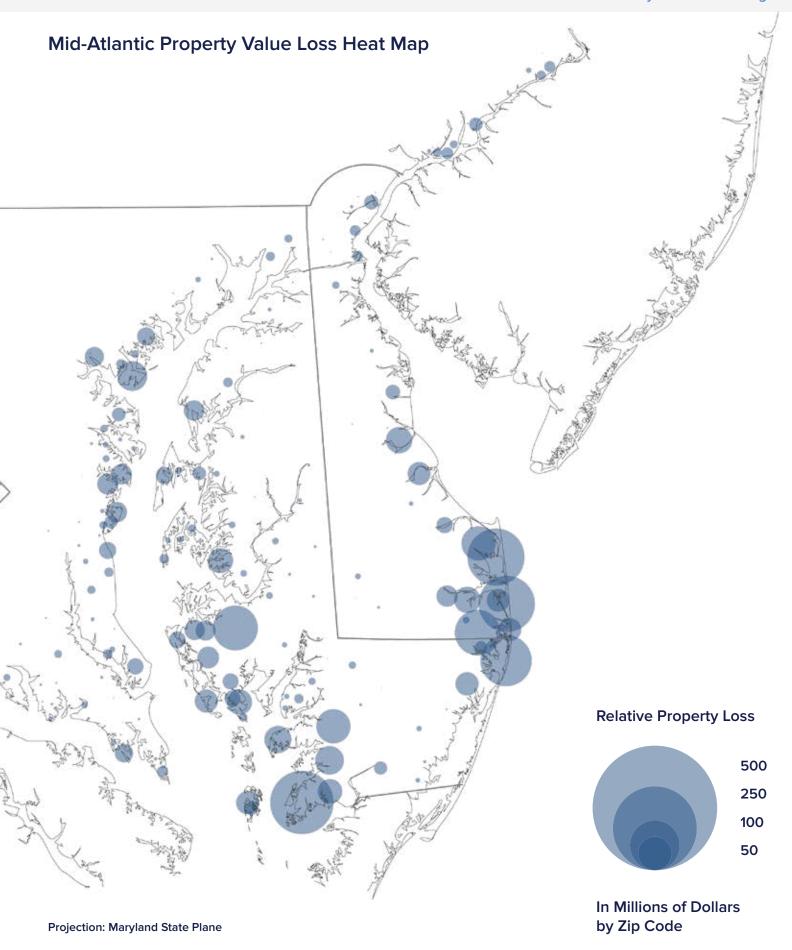
State Rankings

Rank	State	Loss	
1	Maryland	-\$555,725,150	
2	Delaware	-\$299,530,473	
3	Pennsylvania	-\$10,148,959	

Top 20 Hardest Hit Cities

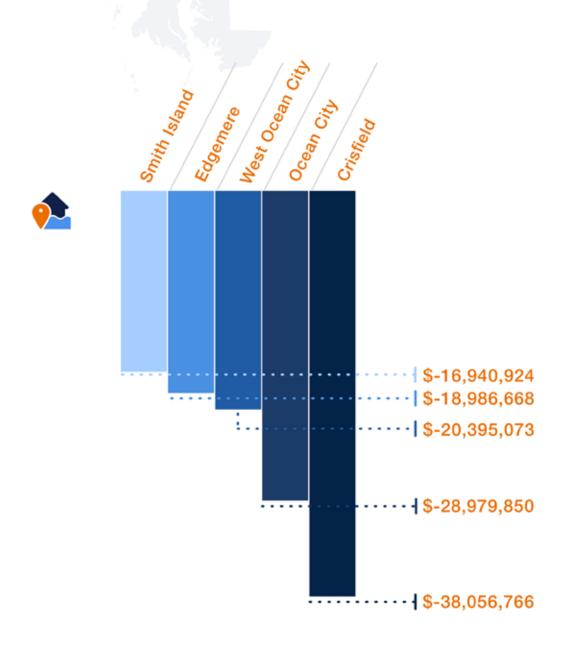
Rank	City	State	Loss
1	Crisfield	MD	-\$38,056,766
2	Bethany Beach	DE	-\$31,153,607
3	Ocean City	MD	-\$28,979,850
4	West Ocean City	MD	-\$20,395,073
5	Edgemere	MD	-\$18,986,668
6	South Bethany	DE	-\$17,721,041
7	Smith Island	MD	-\$16,940,924
8	Bowers	DE	-\$13,597,077
9	Oxford	MD	-\$13,462,217
10	Fairmount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







Maryland: Top 5 Hardest Hit Cities



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



City: Ocean City Street: 11th St

Depth of Flooding (feet)

<1 ■ 1-2 ■ 2-3 ■ 3+</p>

Highest Annual
Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years



City: North Beach Street: Annapolis Ave

Depth of Flooding (feet)

<1 1 1-2 2-3 3+





City: Ocean City

Street: Saint Louis Ave

Depth of Flooding (feet)

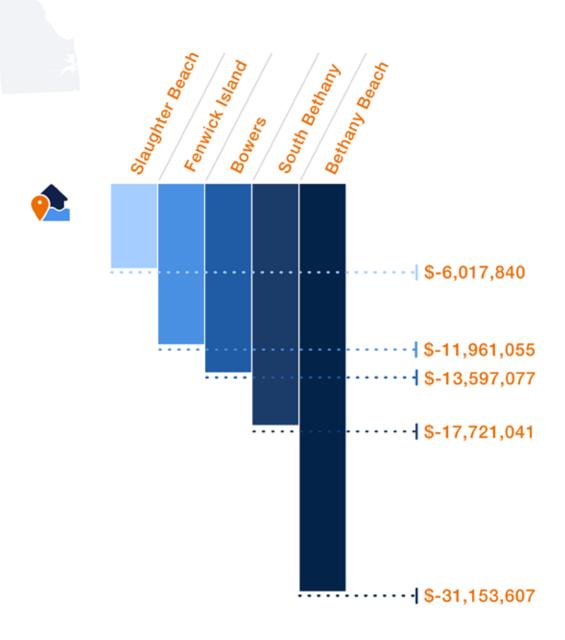
<1 1 1-2 2 2-3 3+</p>







Delaware: Top 5 Hardest Hit Cities



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

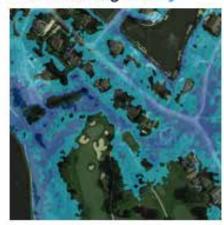


City: Rehoboth Beach Street: East Side Dr

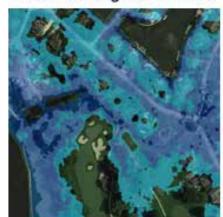
Depth of Flooding (feet)

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Highest Annual Tidal Flooding: Today



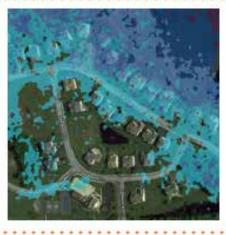
Highest Annual Tidal Flooding: In 15 Years



City: Ocean View Street: Seaside Dr

Depth of Flooding (feet)

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City: Bowers

Street: N Bayshore Dr

Depth of Flooding (feet)

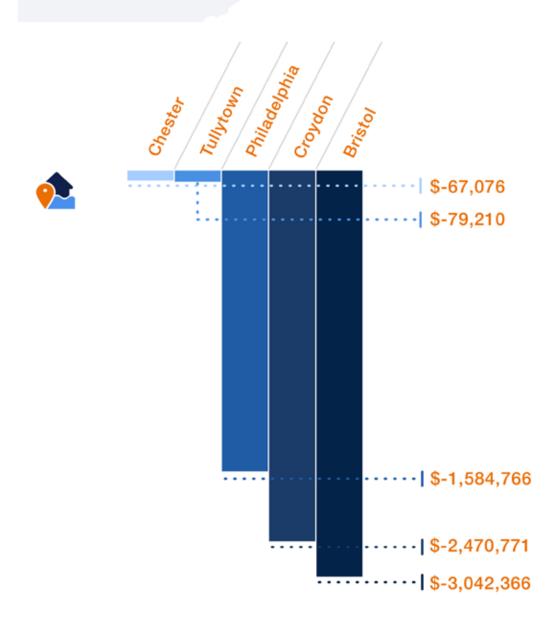
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Pennsylvania: Top 5 Hardest Hit Cities



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



City: Ridley Park

Street: East Ln

Depth of Flooding (feet)

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Highest Annual Tidal Flooding: Today



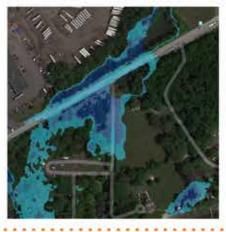
Highest Annual Tidal Flooding: In 15 Years

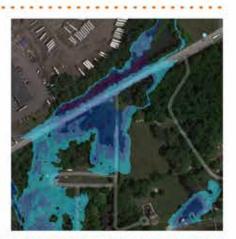


City: Bensalem Street: State Rd

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>



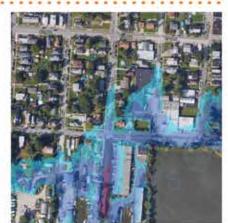


City: Essington
Street: Jansen Ave

Depth of Flooding (feet)

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17 - State Analysis

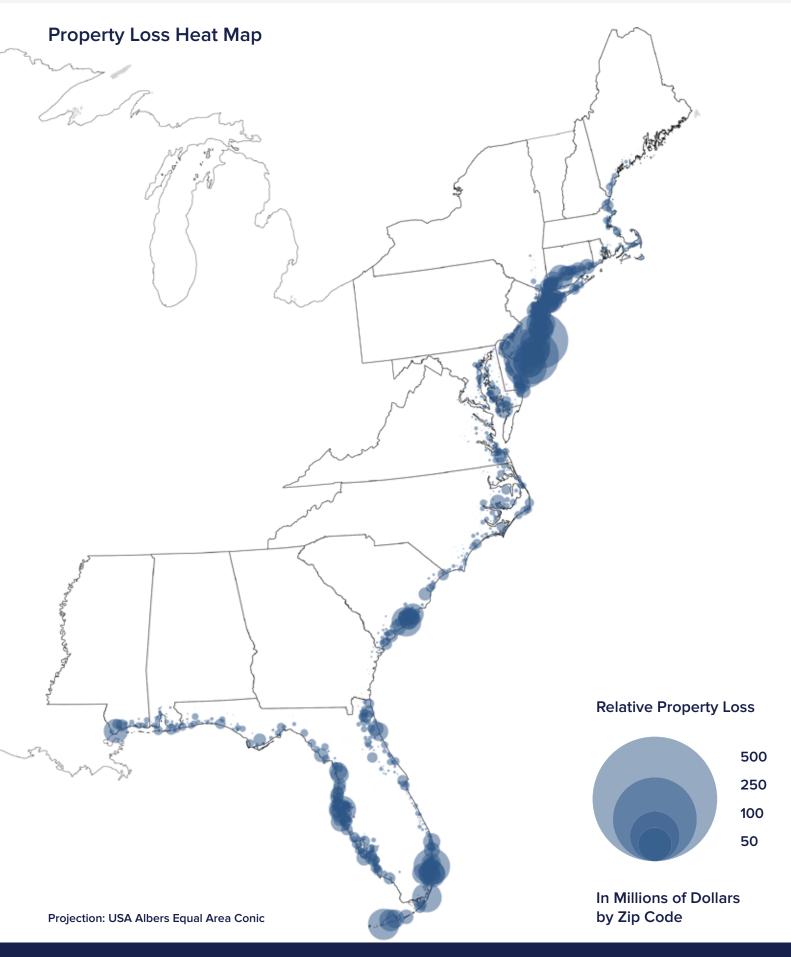
State Rankings

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

Top 20 Hardest Hit Cities

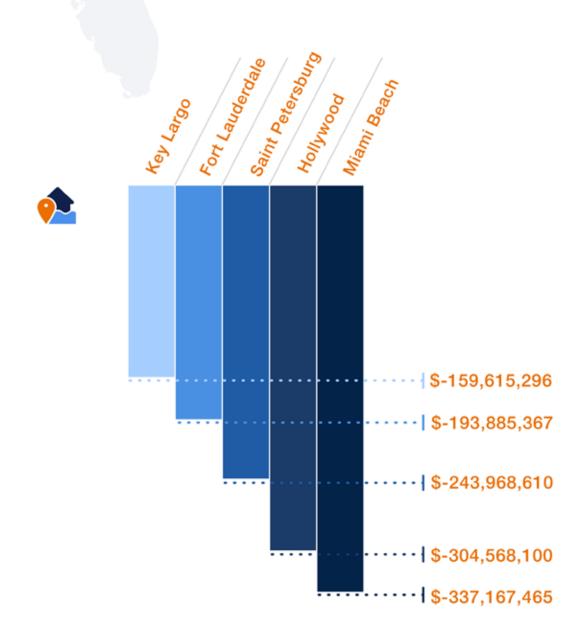
Rank	City	State	Loss
1	Ocean City	NJ	-\$530,439,399
2	Miami Beach	FL	-\$337,167,466
3	Hollywood	FL	-\$304,568,101
4	Charleston	SC	-\$266,217,606
5	Saint Petersburg	FL	-\$243,968,610
6	North Beach Haven	NJ	-\$216,899,215
7	Sea Isle City	NJ	-\$208,644,351
8	Fort Lauderdale	FL	-\$193,885,367
9	New York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







Florida: Top 5 Hardest Hit Cities



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



City: Hollywood

Street: South Southlake Dr

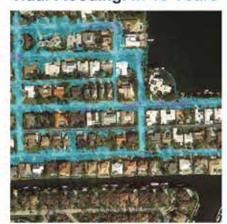
Depth of Flooding (feet)

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Highest Annual Tidal Flooding: Today



Highest Annual
Tidal Flooding: In 15 Years



City: South Daytona Street: Palmetto Ave

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>



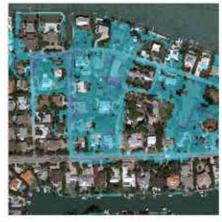


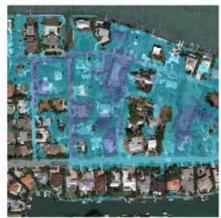
City: Sarasota

Street: Seagrape Dr

Depth of Flooding (feet)

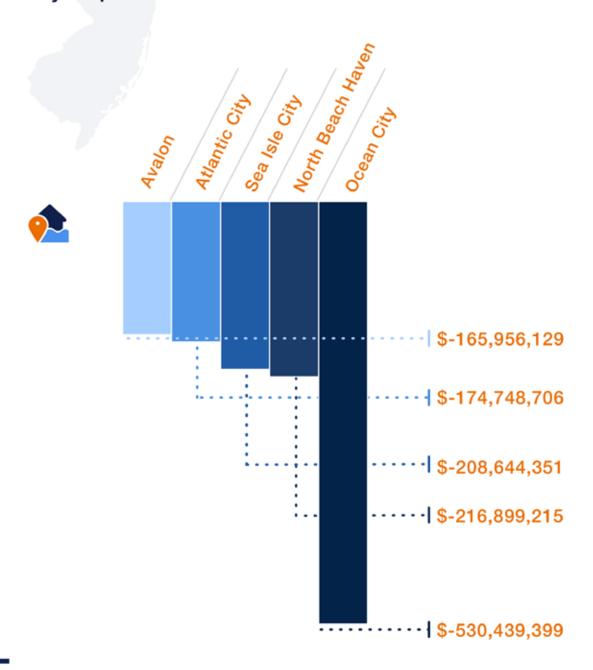
<1 1 1-2 2 2-3 3+</p>







New Jersey: Top 5 Hardest Hit Cities



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



City: Atlantic City

Street: West Riverside Dr

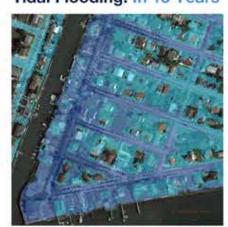
Depth of Flooding (feet)

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Highest Annual Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years

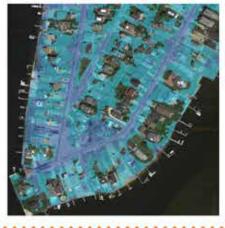


City: Rumson

Street: Waterman Ave

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>

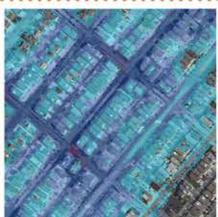


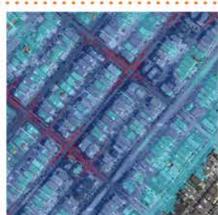


City: Ocean City Street: Haven Ave

Depth of Flooding (feet)

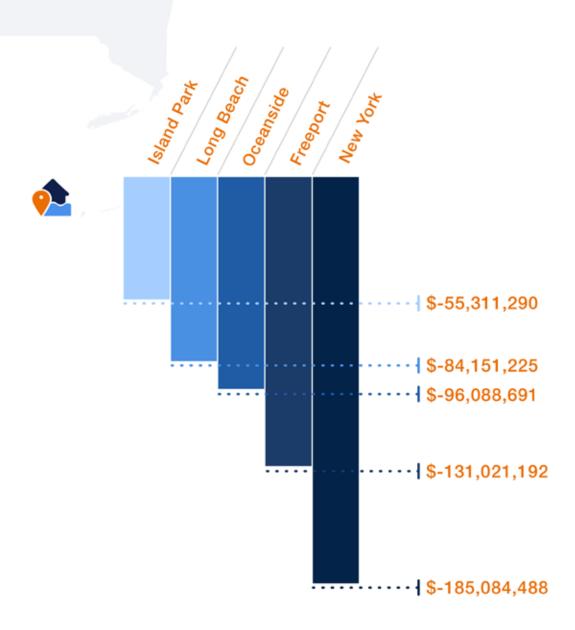
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New York: Top 5 Hardest Hit Cities



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



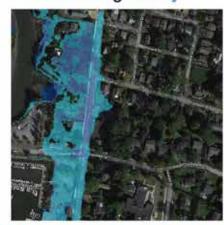
City: Rye

Street: Milton Rd

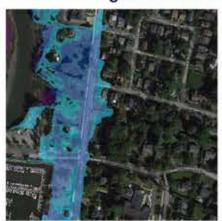
Depth of Flooding (feet)

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Highest Annual Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years



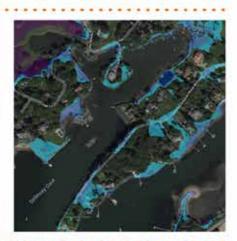
City: Mamaroneck

Street: Greacen Point Rd

Depth of Flooding (feet)

<1 1-2 2-3 3+

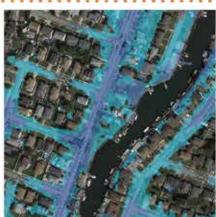


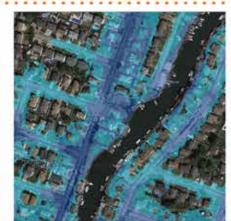


City: Oceanside Street: Weidner Ave

Depth of Flooding (feet)

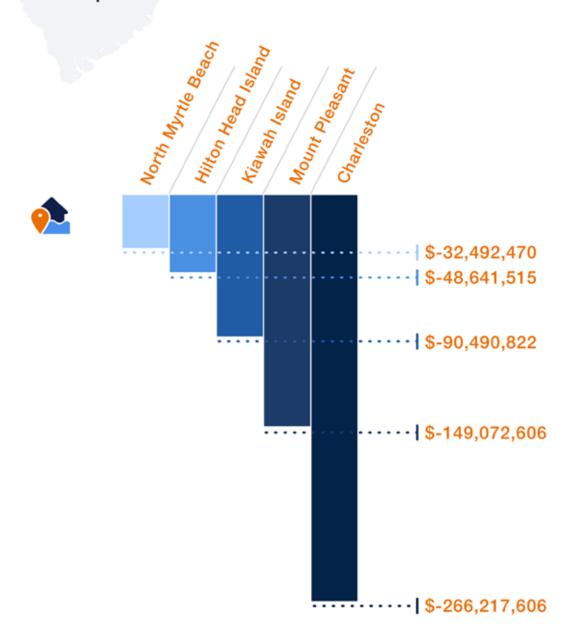
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South Carolina: Top 5 Hardest Hit Cities



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



Highest Annual
Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years



City: Charleston Street: Gibbs St

Depth of Flooding (feet)

<1 ■ 1-2 ■ 2-3 ■ 3+</p>

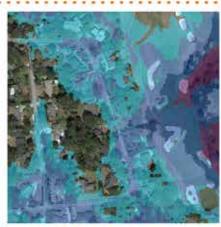
City: Charleston

Street: Burningtree Rd

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>

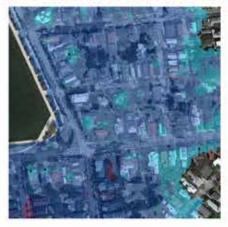


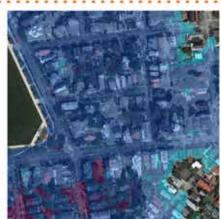


City: Charleston Street: Trumbo St

Depth of Flooding (feet)

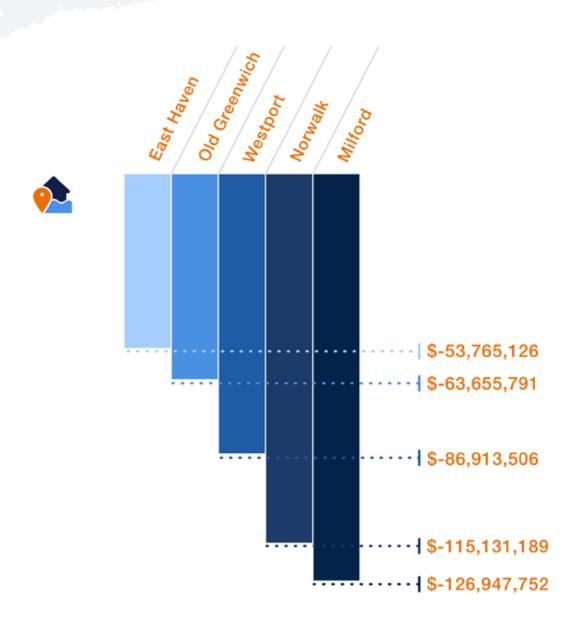
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Connecticut: Top 5 Hardest Hit Cities



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



City: Milford

Street: Westland Ave

Depth of Flooding (feet)



Highest Annual
Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years



City: Westport

Street: Fairfield Ave

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>



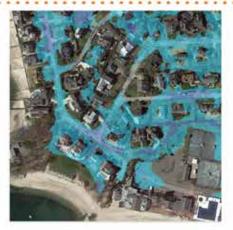


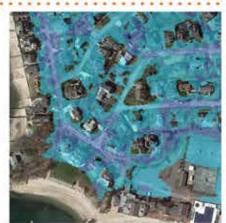
City: Norwalk

Street: Rowayton Ave

Depth of Flooding (feet)

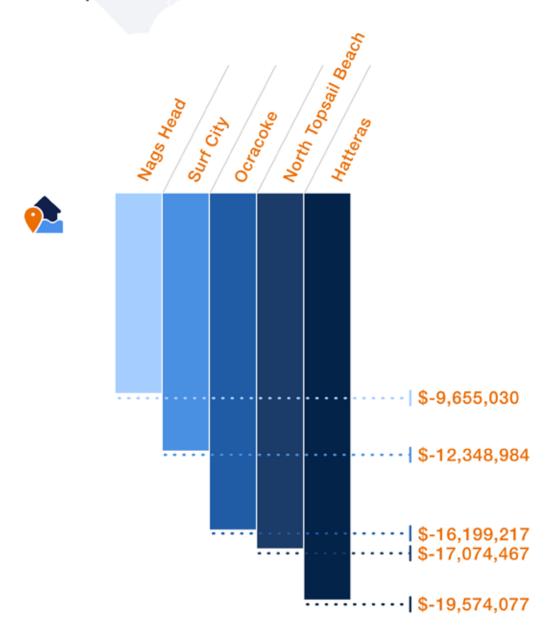
<1 ■1-2 ■ 2-3 ■ 3+</p>







North Carolina: Top 5 Hardest Hit Cities



North Carolina: Significantly Impacted Homes

City: Belhaven Street: Tooley St

Relative Value Loss: -\$114,091

City: Wanchese Street: The Lane

Relative Value Loss: -\$107,955

City: Belhaven

Street: E Pantego St

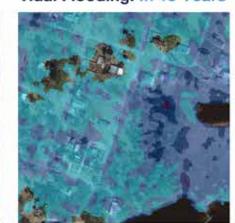
Relative Value Loss: -\$46,056





Tidal Flooding: Today

Highest Annual Tidal Flooding: In 15 Years



City: Belhaven Street: Tooley St

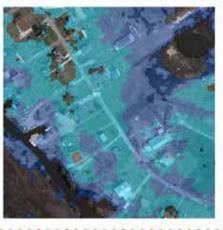
Depth of Flooding (feet)

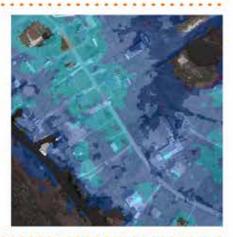
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Depth of Flooding (feet)





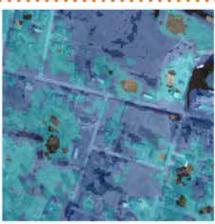


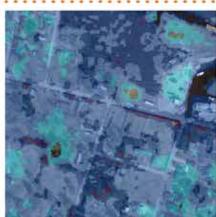
City: Belhaven

Street: E Pantego St

Depth of Flooding (feet)

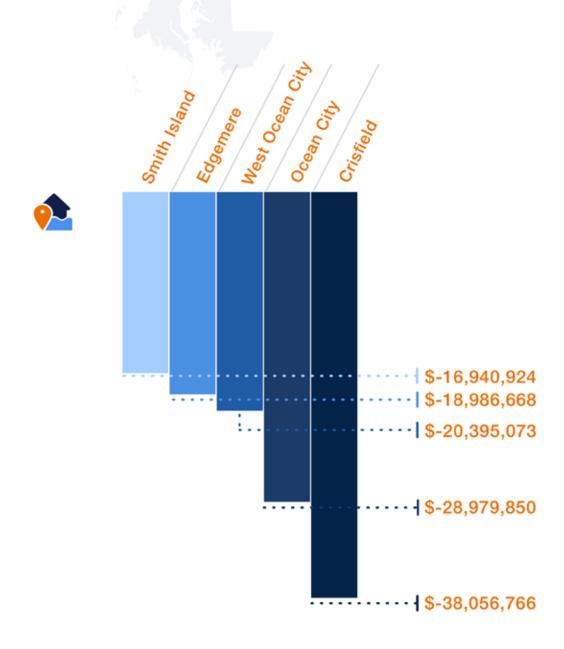
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Depth of Flooding (feet)

<1 1 1-2 2-3 3+





City: Ocean City

Street: Saint Louis Ave

Depth of Flooding (feet)

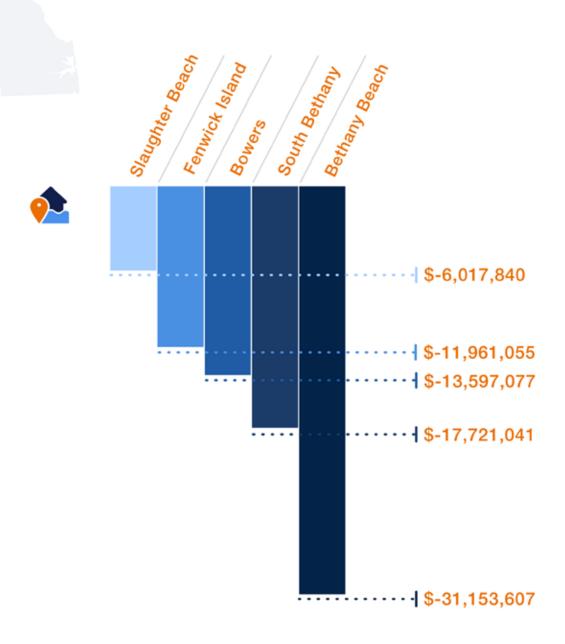
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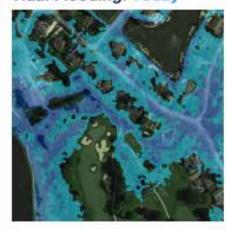


City: Rehoboth Beach Street: East Side Dr

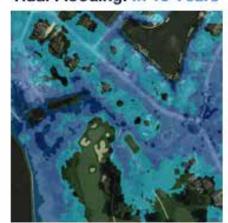
Depth of Flooding (feet)

<1 1 1 - 2 2 2 - 3 3 3+

Highest Annual Tidal Flooding: Today



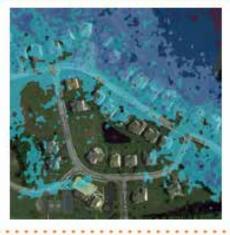
Highest Annual Tidal Flooding: In 15 Years



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+</p>







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: Richmona Pl

Relative Value Loss: -\$72,414



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City: Norfolk

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Relative Value Loss: -\$96,051

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Relative Value Loss: -\$89,419

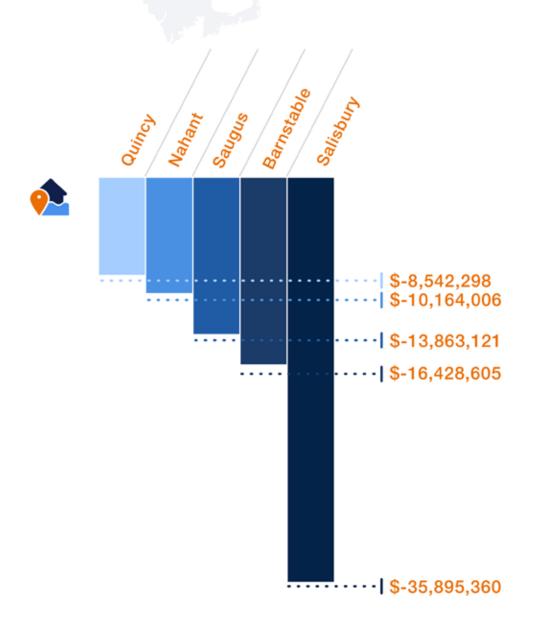
City: Norfolk

Street: Richmona Pl

Relative Value Loss: -\$72,414



Massachusetts: Top 5 Hardest Hit Cities



Massachusetts: Significantly Impacted Homes

City: Boston City: Nantucket

Street: 10th Street West Street: Marginal St Street: Easy St

Relative Value Loss: -\$425,329 Relative Value Loss: -\$341,401 Relative Value Loss: -\$281,362

City: Salisbury



City: Boston

Street: Marginal St

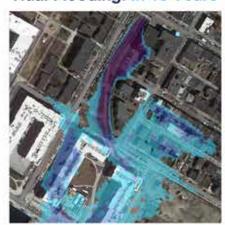
Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>

Highest Annual
Tidal Flooding: Today



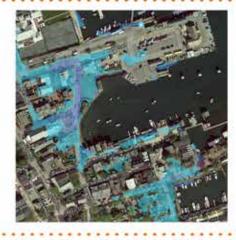
Highest Annual Tidal Flooding: In 15 Years

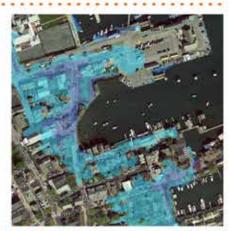


City: Nantucket Street: Easy St

Depth of Flooding (feet)

<1 1 1-2 2 2-3 3+



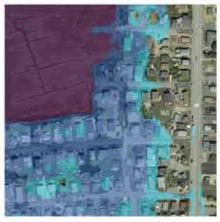


City: Salisbury

Street: 10th St West

Depth of Flooding (feet)

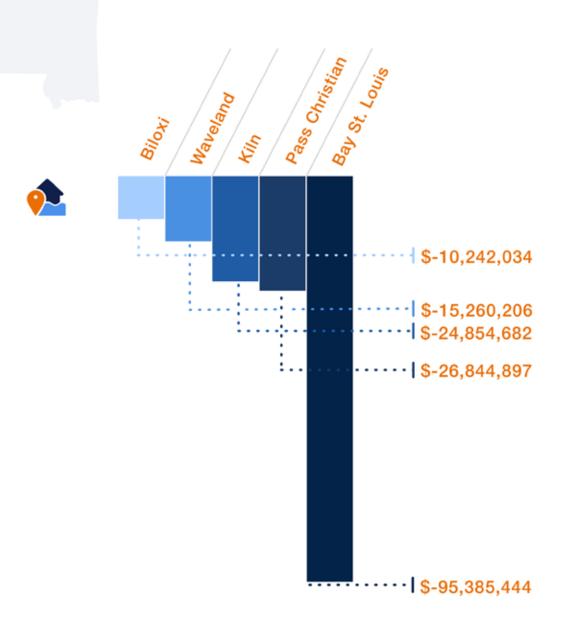
<1 1 1-2 2 2-3 3 3+</p>







Mississippi: Top 5 Hardest Hit Cities



Mississippi: Significantly Impacted Homes

City: Kiln

Street: Pontiac Dr

Relative Value Loss: -\$216,374

City: Kiln

Street: Shawnee St

Relative Value Loss: -\$221,450

City: Bay St. Louis

Street: Deer Dr

Relative Value Loss: -\$204,993



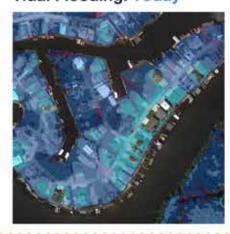


Street: Pontiac Dr

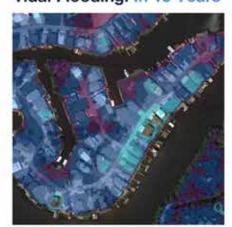
Depth of Flooding (feet)



Highest Annual Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years

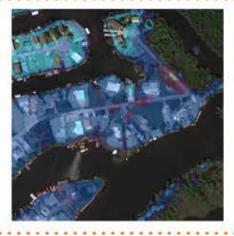


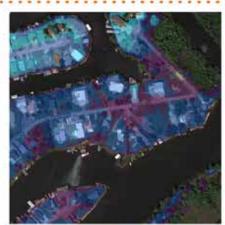
City: Kiln

Street: Shawnee St

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>





City: Bay St. Louis Street: Deer Dr

Depth of Flooding (feet)

<1 ■ 1-2 ■ 2-3 ■ 3+</p>







Alabama: Top 5 Hardest Hit Cities



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



City: Gulf Shores

Street: Windmill Ridge Rd

Depth of Flooding (feet)

<1 1 1-2 2 2-3 3+</p>





Highest Annual Tidal Flooding: In 15 Years

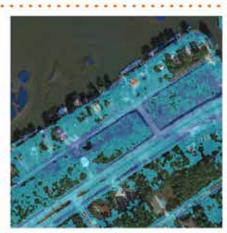


City: Dauphin Island Street: Bienville Blvd

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>





City: Orange Beach Street: Marina Rd

Depth of Flooding (feet)

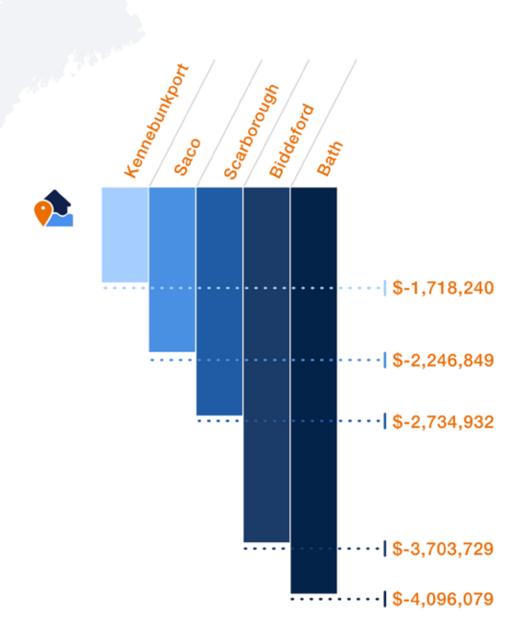
<1 ■ 1-2 ■ 2-3 ■ 3+</p>







Maine: Top 5 Hardest Hit Cities



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



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+





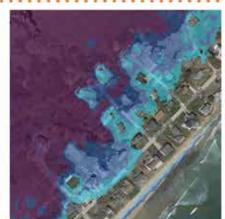
City: Wells

Street: Saints Place

Depth of Flooding (feet)

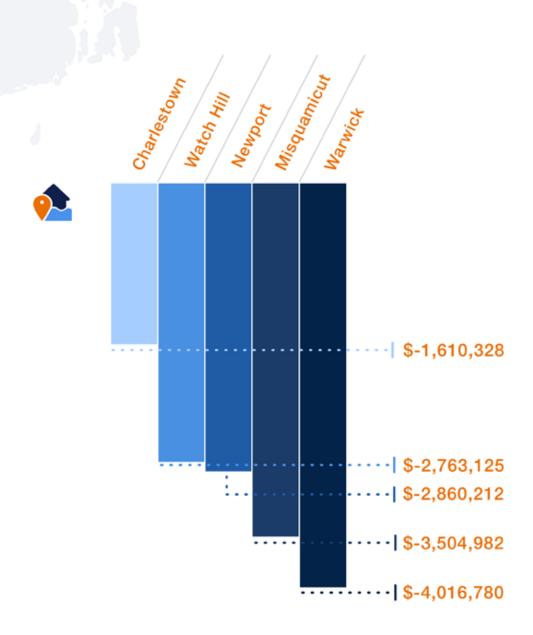
<1 1-2 2-3 3+







Rhode Island: Top 5 Hardest Hit Cities



Rhode Island: Significantly Impacted Homes

City: Charlestown Street: Cove Dr

Relative Value Loss: -\$226,136

City: Narragansett Street: Arbeth Rd

Relative Value Loss: -\$188,931

City: Westerly Street: Breach Dr

Relative Value Loss: -\$150,303



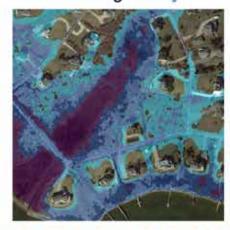
City: Charlestown

Depth of Flooding (feet)

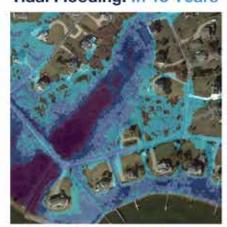
Street: Cove Dr

<1 ■1-2 ■ 2-3 ■ 3+

Highest Annual Tidal Flooding: Today



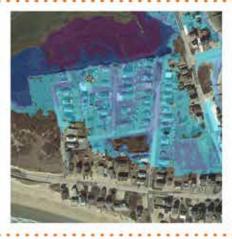
Highest Annual Tidal Flooding: In 15 Years

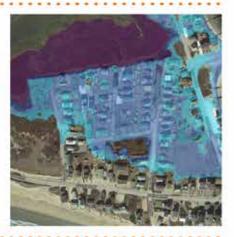


City: Narragansett Street: Arbeth Rd

Depth of Flooding (feet)

■<1 ■1-2 ■ 2-3 ■ 3+





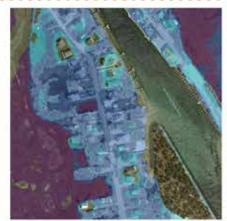
City: Westerly

Street: Breach Drive

Depth of Flooding (feet)

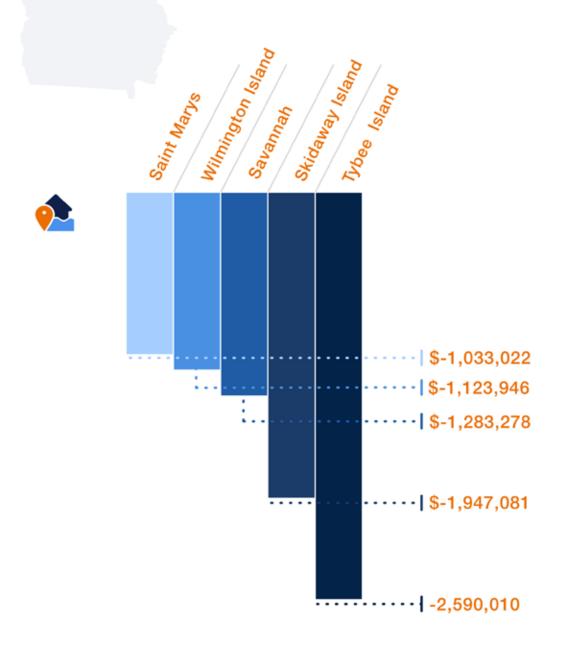
<1 1 1 - 2 2 - 3 3+







Georgia: Top 5 Hardest Hit Cities



Georgia: Significantly Impacted Homes

City: Tybee Island Street: 14th St

Relative Value Loss: -\$20,432

City: Savannah

Street: Marsh Haven Ln

Relative Value Loss: -\$20,468

City: Richmond Hill

Street: Mill Hill Rd

Relative Value Loss: -\$18,507



City: Tybee Island

Depth of Flooding (feet)

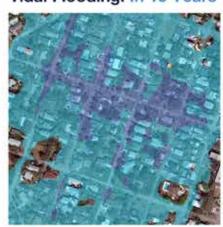
Street: 14th St

<1 ■ 1-2 ■ 2-3 ■ 3+</p>

Highest Annual Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years



City: Savannah

Street: Marsh Haven Ln

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>



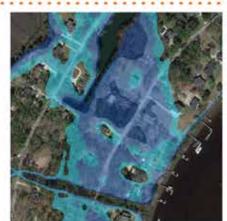


City: Richmond Hill Street: Mill Hill Rd

Depth of Flooding (feet)

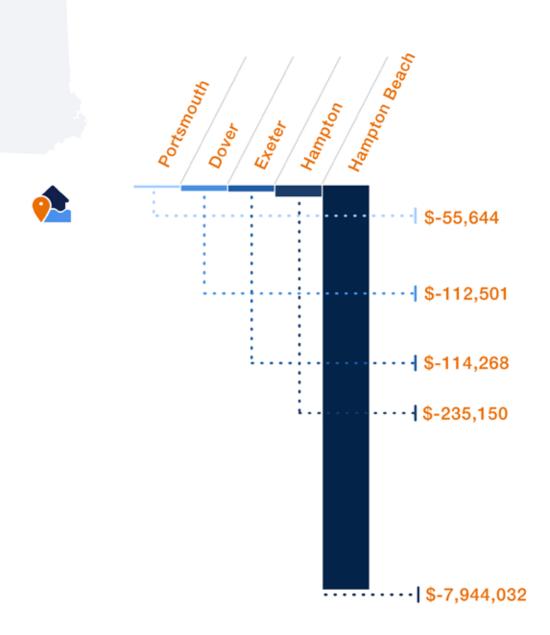
<1 ■ 1-2 ■ 2-3 ■ 3+</p>







New Hampshire: Top 5 Hardest Hit Cities



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



City: Hampton Street: Page Ln

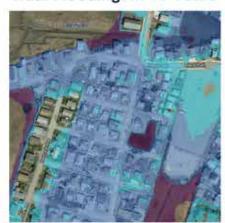
Depth of Flooding (feet)

<1 ■ 1-2 ■ 2-3 ■ 3+</p>

Highest Annual Tidal Flooding: Today



Highest Annual Tidal Flooding: In 15 Years



City: Hampton Street: Wall St

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>



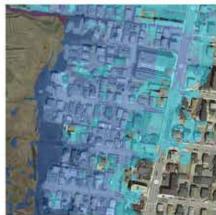


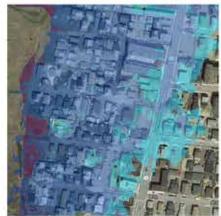
City: Hampton

Street: Perkins Ave

Depth of Flooding (feet)

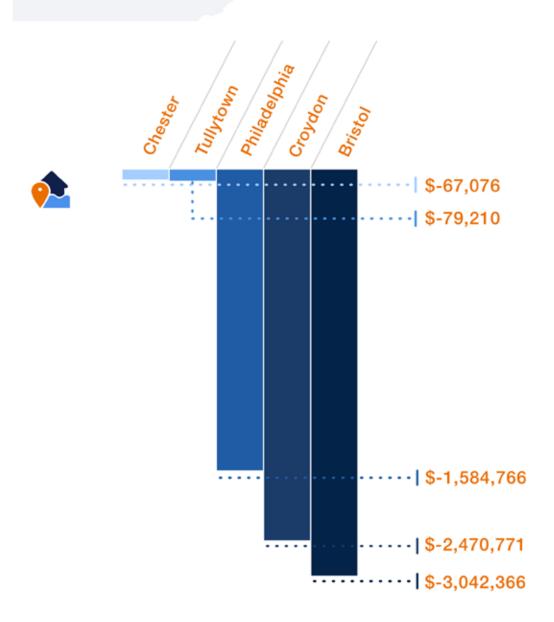
<1 1 1 - 2 2 - 3 3+







Pennsylvania: Top 5 Hardest Hit Cities



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



City: Ridley Park

Street: East Ln

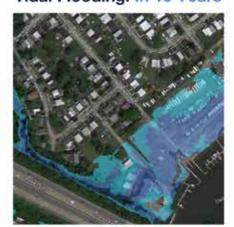
Depth of Flooding (feet)

<1 ■ 1-2 ■ 2-3 ■ 3+</p>

Highest Annual
Tidal Flooding: Today



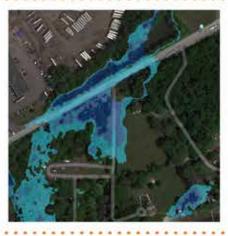
Highest Annual
Tidal Flooding: In 15 Years

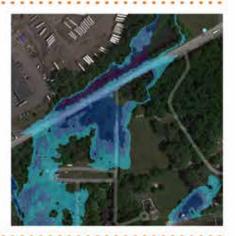


City: Bensalem Street: State Rd

Depth of Flooding (feet)

<1 1 1-2 2-3 3+</p>





City: Essington
Street: Jansen Ave

Depth of Flooding (feet)

<1 ■1-2 ■ 2-3 ■ 3+</p>



