

Appendix B: Ranking U.S. states based on expected annual building losses

The table below ranks U.S. states and Washington, D.C., by total expected annual building losses (EABL) associated for all hazards impacting infrastructure. Relevant hazards include: riverine and coastal flooding, cold and heat waves, earthquakes, hail, hurricanes, ice storms, lightning, strong winds, tornados, tsunamis, and wildfires. Percent of unserved broadband serviceable locations is based on the BEAD definition and provides state-level insights to potential broadband infrastructure needs.

Ranking U.S. states based on expected annual building losses (EABL)			
State	Ranking	Top 3 hazards and EABL share	% of unserved locations
California	1	Earthquake (85%), Wildfire (13%), Riverine Flooding (2%)	3.1%
Florida	2	Hurricane (93%), Wildfire (3%), Riverine Flooding (2%)	3.7%
Texas	3	Hurricane (44%), Riverine Flooding (29%), Hail (11%)	7.9%
Louisiana	4	Hurricane (68%), Riverine Flooding (24%), Coastal Flooding (3%)	15.9%
North Carolina	5	Hurricane (83%), Tornado (6%), Riverine Flooding (4%)	8.7%
South Carolina	6	Hurricane (81%), Earthquake (11%), Tornado (3%)	5.6%
Washington	7	Earthquake (91%), Wildfire (7%), Coastal Flooding (1%)	9.3%
New Jersey	8	Coastal Flooding (48%), Hurricane (32%), Riverine Flooding (10%)	1.6%
Georgia	9	Hurricane (62%), Tornado (16%), Earthquake (8%)	7.8%
Oregon	10	Earthquake (82%), Wildfire (7%), Riverine Flooding (7%)	8.1%
Alabama	11	Hurricane (65%), Tornado (19%), Riverine Flooding (7%)	15.2%
New York	12	Hurricane (65%), Riverine Flooding (20%), Coastal Flooding (8%)	3.0%
Illinois	13	Tornado (46%), Earthquake (24%), Riverine Flooding (10%)	5.6%
Virginia	14	Hurricane (77%), Coastal Flooding (10%), Riverine Flooding (6%)	13.1%
Tennessee	15	Earthquake (42%), Riverine Flooding (30%), Tornado (22%)	7.0%
Mississippi	16	Hurricane (57%), Tornado (15%), Earthquake (10%)	20.4%
Missouri	17	Earthquake (31%), Tornado (28%), Hail (15%)	13.5%
Utah	18	Earthquake (62%), Wildfire (32%), Riverine Flooding (4%)	4.1%
Colorado	19	Hail (47%), Wildfire (20%), Tornado (18%)	7.7%
Nevada	20	Earthquake (62%), Wildfire (23%), Riverine Flooding (15%)	4.5%
Massachusetts	21	Hurricane (87%), Coastal Flooding (4%), Riverine Flooding (4%)	0.6%
Maryland	22	Hurricane (85%), Coastal Flooding (9%), Riverine Flooding (2%)	2.4%
Pennsylvania	23	Hurricane (48%), Riverine Flooding (34%), Tornado (6%)	5.7%
Michigan	24	Tornado (45%), Strong Wind (26%), Riverine Flooding (16%)	7.8%
Minnesota	25	Tornado (40%), Strong Wind (28%), Hail (13%)	6.5%
Oklahoma	26	Tornado (27%), Hail (27%), Wildfire (18%)	9.0%
Iowa	27	Tornado (43%), Strong Wind (23%), Riverine Flooding (19%)	6.1%
Ohio	28	Tornado (44%), Riverine Flooding (20%), Hail (13%)	4.0%
Indiana	29	Tornado (49%), Earthquake (21%), Riverine Flooding (11%)	7.3%
Kentucky	30	Earthquake (29%), Tornado (27%), Riverine Flooding (17%)	13.9%
Arkansas	31	Earthquake (33%), Tornado (22%), Ice Storm (17%)	15.9%
Arizona	32	Wildfire (63%), Earthquake (27%), Riverine Flooding (4%)	6.8%
Kansas	33	Tornado (40%), Hail (21%), Strong Wind (16%)	6.8%
Nebraska	34	Tornado (38%), Hail (31%), Strong Wind (12%)	8.2%
Wisconsin	35	Tornado (47%), Hail (22%), Strong Wind (15%)	10.7%
Connecticut	36	Hurricane (88%), Coastal Flooding (7%), Ice Storm (2%)	1.1%
Hawaii	37	Earthquake (66%), Wildfire (18%), Riverine Flooding (8%)	3.8%
North Dakota	38	Riverine Flooding (27%), Strong Wind (20%), Tornado (16%)	2.3%
South Dakota	39	Tornado (29%), Wildfire (23%), Hail (20%)	7.1%
New Mexico	40	Wildfire (60%), Earthquake (26%), Riverine Flooding (7%)	13.2%
Alaska	41	Earthquake (79%), Wildfire (16%), Riverine Flooding (4%)	32.0%
Idaho	42	Wildfire (77%), Earthquake (17%), Riverine Flooding (4%)	11.3%
Maine	43	Hurricane (68%), Ice Storm (13%), Coastal Flooding (8%)	6.6%
Montana	44	Wildfire (53%), Earthquake (32%), Riverine Flooding (7%)	21.7%
Delaware	45	Hurricane (63%), Coastal Flooding (25%), Riverine Flooding (4%)	0.5%
New Hampshire	46	Hurricane (71%), Riverine Flooding (10%), Ice Storm (8%)	5.0%
West Virginia	47	Riverine Flooding (71%), Wildfire (7%), Hurricane (7%)	30.2%
Rhode Island	48	Hurricane (84%), Riverine Flooding (9%), Coastal Flooding (4%)	0.7%
Wyoming	49	Wildfire (41%), Earthquake (27%), Hail (17%)	15.0%
Vermont	50	Riverine Flooding (58%), Hurricane (26%), Ice Storm (6%)	11.7%
District of Columbia	51	Riverine Flooding (38%), Hurricane (31%), Tornado (14%)	0.2%