



5.1 METHODOLOGY AND TOOLS

This section describes the methodology and tools used to support the risk assessment process.

5.1.1 Methodology

The risk assessment process used for this Plan is consistent with the process and steps presented in FEMA 386-2, State and Local Mitigation Planning How-to-Guide, Understanding Your Risks – Identifying Hazards and Estimating Losses (FEMA, 2001). This process identifies and profiles the hazards of concern and assesses the vulnerability of assets (population, structures, critical facilities and the economy) at risk in the community. A risk assessment provides a foundation for the community's decision makers to evaluate mitigation measures that can help reduce the impacts of a hazard when one occurs (Section 9 of this plan).

Step 1: The first step of the risk assessment process is to identify the hazards of concern. FEMA's current regulations only require an evaluation of natural hazards. Natural hazards are natural events that threaten lives, property, and many other assets. Often, natural hazards can be predicted, where they tend to occur repeatedly in the same geographical locations because they are related to weather patterns or physical characteristics of an area.

Step 2: The next step of the risk assessment is to prepare a profile for each hazard of concern. These profiles assist communities in evaluating and comparing the hazards that can impact their area. Each type of hazard has unique characteristics that vary from event to event. That is, the impacts associated with a specific hazard can vary depending on the magnitude and location of each event (a hazard event is a specific, uninterrupted occurrence of a particular type of hazard). Further, the probability of occurrence of a hazard in a given location impacts the priority assigned to that hazard. Finally, each hazard will impact different communities in different ways, based on geography, local development, population distribution, age of buildings, and mitigation measures already implemented.

Steps 3 and 4: To understand risk, a community must evaluate what assets it possesses and which assets are exposed or vulnerable to the identified hazards of concern. Hazard profile information combined with data regarding population, demographics, general building stock, and critical facilities at risk, located in Section 4, prepares the community to develop risk scenarios and estimate potential damages and losses for each hazard.

5.1.2 Tools

To address the requirements of DMA 2000 and better understand potential vulnerability and losses associated with hazards of concern, Putnam County used standardized tools, combined with local, state, and federal data and expertise to conduct the risk assessment. Our standardized tools used to support the risk assessment are described below.

Hazards U.S. – Multi-Hazard (HAZUS-MH)

In 1997, FEMA developed a standardized model for estimating losses caused by earthquakes, known as Hazards U.S. or HAZUS. HAZUS was developed in response to the need for more effective national-, state-, and community-level planning and the need to identify areas that face the highest risk and potential for loss. HAZUS was expanded into a multi-hazard methodology, HAZUS-MH with new models for



estimating potential losses from wind (hurricanes) and flood (riverine and coastal) hazards. HAZUS-MH is a Geographic Information System (GIS)-based software tool that applies engineering and scientific risk calculations, which have been developed by hazard and information technology experts, to provide defensible damage and loss estimates. These methodologies are accepted by FEMA and provide a consistent framework for assessing risk across a variety of hazards. The GIS framework also supports the evaluation of hazards and assessment of inventory and loss estimates for these hazards.

HAZUS-MH uses GIS technology to produce detailed maps and analytical reports that estimate a community's direct physical damage to building stock, critical facilities, transportation systems and utility systems. To generate this information, HAZUS-MH uses default HAZUS-MH provided data for inventory, vulnerability, and hazards; this default data can be supplemented with local data to provide a more refined analysis. Damage reports can include induced damage (inundation, fire, threats posed by hazardous materials and debris) and direct economic and social losses (casualties, shelter requirements, and economic impact) depending on the hazard and available local data. HAZUS-MH's open data architecture can be used to manage community GIS data in a central location. The use of this software also promotes consistency of data output now and in the future and standardization of data collection and storage. The guidance *Using HAZUS-MH for Risk Assessment: How-to Guide (FEMA 433)* was used to support the application of HAZUS-MH for this risk assessment and plan. More information on HAZUS-MH is available at <http://www.fema.gov/plan/prevent/hazus/index.shtm>.

In general, probabilistic analyses were performed to develop expected/estimated distribution of losses (mean return period losses) for the flood and wind hazards. The probabilistic hazard generates estimates of damage and loss for specified return periods (e.g., 100- and 500-year). For annualized losses, HAZUS-MH version 2.1 calculates the maximum potential annual dollar loss resulting from various return periods averaged on a "per year" basis. It is the summation of all HAZUS-supplied return periods (e.g., 10, 50, 100, 200, 500) multiplied by the return period probability (as a weighted calculation). In summary, the estimated cost of a hazard each year is calculated.

Custom methodologies in HAZUS-MH version 2.1 (HAZUS-MH) were used to assess potential exposure and losses associated with hazards of concern for Putnam County:

Inventory: The 2010 U.S. Census data at the Census-block level was used to estimate hazard exposure at the municipal level. The default demographic data in HAZUS-MH 2.1, based on the 2000 U.S. Census, was used to estimate potential sheltering and injuries for this analysis.

The default building inventory in HAZUS-MH was updated and replaced with a custom building inventory developed for the County. The updated building inventory was built using structure-specific Real Property tax data, as well as parcel information, provided by the County. Attributes provided in the spatial files were used to further define each structure in terms of occupancy class, construction type etc.

The critical facility inventory (essential facilities, utilities, transportation features and user-defined facilities) was updated beginning with all GIS data provided by Putnam County. Both the critical facility and building inventories were formatted to be compatible with HAZUS-MH and its Comprehensive Data Management System (CDMS) and posted on a secure online mapping portal for review by the County. Once approved by the committee, HAZUS-MH was updated with the final inventory and used for the risk assessment.



Flood: The FEMA DFIRM dated March 2013 was used to evaluate exposure for the 1- and 0.2-percent annual chance flood events, and determine potential future losses for the 1-percent annual chance event in Putnam County. A 2-meter elevation dataset obtained from New York State Orthos Online was used as the terrain and the 1-percent annual chance flood depth grid was developed using the base flood and cross-section elevations for the detailed study areas. Hazus-MH was used to develop the depth grid for all other areas of the SFHA using a 1/3 Arc Second elevation model from USGS. The depth grid was integrated into HAZUS-MH and the model was run to estimate potential losses at the structure level using the County's custom building inventory.

Earthquake: A probabilistic assessment was conducted for Putnam County for the 100-, 500- and 2,500-year MRPs through a Level 2 analysis in HAZUS-MH 2.1 to analyze the earthquake hazard and provide a range of loss estimates for Putnam County. The probabilistic method uses information from historic earthquakes and inferred faults, locations and magnitudes, and computes the probable ground shaking levels that may be experienced during a recurrence period by Census tract.

As noted in the HAZUS-MH Earthquake User Manual '*Uncertainties are inherent in any loss estimation methodology. They arise in part from incomplete scientific knowledge concerning earthquakes and their effects upon buildings and facilities. They also result from the approximations and simplifications that are necessary for comprehensive analyses. Incomplete or inaccurate inventories of the built environment, demographics and economic parameters add to the uncertainty. These factors can result in a range of uncertainty in loss estimates produced by the HAZUS Earthquake Model, possibly at best a factor of two or more.*' However, HAZUS' potential loss estimates are acceptable for the purposes of this HMP.

Ground shaking is the primary cause of earthquake damage to man-made structures and soft soils amplify ground shaking. One contributor to the site amplification is the velocity at which the rock or soil transmits shear waves (S-waves). The NEHRP developed five soil classifications defined by their shear-wave velocity that impact the severity of an earthquake. The soil classification system ranges from A to E, where A represents hard rock that reduces ground motions from an earthquake and E represents soft soils that amplify and magnify ground shaking and increase building damage and losses.

When unchanged, HAZUS-MH default soil types are class "D". However, for this analysis HAZUS-MH was updated with the specific NEHRP soil types for Putnam County as provided by the New York State Office of Emergency Management.

Land Failure Hazards: In an attempt to estimate Putnam County's vulnerability to land failure due to landslides, the Geology - Landslide Incidence and Susceptibility GIS layer from National Atlas was used to coarsely define the general landslide susceptible area. The Geology - Landslide Incidence and Susceptibility GIS layer was overlaid upon the Putnam County municipalities, 2010 Census population data, custom building inventory and Putnam County's critical facility inventory to estimate exposure.

According to Radbruch-Hall et.al., the Landslide Incidence and Susceptibility GIS layer from National Atlas '...was prepared by evaluating formations or groups of formations shown on the geologic map of the United States (King and Beikman, 1974) and classifying them as having high, medium, or low landslide incidence (number of landslides) and being of high, medium, or low susceptibility to landsliding. Thus, those map units or parts of units with more than 15 percent of their area involved in landsliding were classified as having high incidence; those with 1.5 to 15 percent of their area involved in landsliding, as having medium incidence; and those with less than 1.5 percent of their area involved, as having low incidence. This classification scheme was modified where particular lithofacies are known to



have variable landslide incidence or susceptibility. In continental glaciated areas, additional data were used to identify surficial deposits that are susceptible to slope movement. Susceptibility to landsliding was defined as the probable degree of response of the areal rocks and soils to natural or artificial cutting or loading of slopes or to anomalously high precipitation. High, medium, and low susceptibility are delimited by the same percentages used in classifying the incidence of landsliding. For example, it was estimated that a rock or soil unit characterized by high landslide susceptibility would respond to widespread artificial cutting by some movement in 15 percent or more of the affected area. We did not evaluate the effect of earthquakes on slope stability, although many catastrophic landslides have been generated by ground shaking during earthquakes. Areas susceptible to ground failure under static conditions would probably also be susceptible to failure during earthquakes' (Radbruch-Hall, 1982).

To estimate Putnam County's vulnerability to ground failure due to karst environments, the Engineering Aspects of Karst GIS layer from National Atlas, released in April 2005, was used. This national data set shows areas of karst, as well as features analogous to karst (sometimes referred to as "pseudokarst", which is karst-like terrain produced by processes other than the dissolution of rocks). This data set is a digital representation of USGS Open-File Report 2004-1352. This GIS layer was overlaid upon the 2010 Census population data, custom building inventory and Putnam County's critical facility inventory to estimate exposure.

The limitations of this analysis are recognized and are only used to provide a general estimate. Over time additional data will be collected to allow better analysis for this hazard. Available information and a preliminary assessment are provided below.

Severe Storm: After reviewing historic data, the HAZUS-MH methodology and model were used to analyze the severe storm hazard for Putnam County. Data used to assess this hazard include data available in the HAZUS-MH 2.1 wind model, professional knowledge, information provided by the Steering and Planning Committees.

A probabilistic scenario was run for Putnam County for annualized losses and the 100- and 500-year MRPs were examined for the wind/severe storm hazard. HAZUS-MH contains data on historic hurricane events and wind speeds. It also includes surface roughness and vegetation (tree coverage) maps for the area. Surface roughness and vegetation data support the modeling of wind force across various types of land surfaces. Hurricane and inventory data available in HAZUS-MH were used to evaluate potential losses from the 100- and 500-year MRP events (severe wind impacts).

Wildfire: The WUI (interface and intermix) obtained through the SILVIS Lab, Department of Forest Ecology and Management, University of Wisconsin-Madison was used to define the wildfire hazard areas. The University of Wisconsin-Madison wildland fire hazard areas are based on the 2010 Census and 2006 National Land Cover Dataset and the Protected Areas Database. For the purposes of this risk assessment, the high-, medium- and low-density interface areas were combined and used as the 'interface' hazard area and the high-, medium- and low-density intermix areas were combined and used as the 'intermix' hazard areas.

The asset data (population, building stock and critical facilities) presented in the County Profile (Section 4) was used to support an evaluation of assets exposed and the potential impacts and losses associated with this hazard. To determine what assets are exposed to wildfire, available and appropriate GIS data was overlaid upon the hazard area. The limitations of this analysis are recognized, and as such the analysis is only used to provide a general estimate.



Other Hazards: For many of the hazards evaluated in this risk assessment, historic data are not adequate to model future losses at this time. For some of the other hazards of concern, areas and inventory susceptible to specific hazards were mapped and exposure was evaluated to help guide mitigation efforts discussed in Section 9. For other hazards, a qualitative analysis was conducted using the best available data and professional judgment.

For this risk assessment, the loss estimates, exposure assessments, and hazard-specific vulnerability evaluations rely on the best available data and methodologies. Uncertainties are inherent in any loss estimation methodology and arise in part from incomplete scientific knowledge concerning natural hazards and their effects on the built environment. Uncertainties also result from the following:

- 1) Approximations and simplifications necessary to conduct such a study
- 2) Incomplete or dated inventory, demographic, or economic parameter data
- 3) The unique nature, geographic extent, and severity of each hazard
- 4) Mitigation measures already employed by Putnam County and the amount of advance notice residents have to prepare for a specific hazard event

These factors can result in a range of uncertainty in loss estimates, possibly by a factor of two or more. Therefore, potential exposure and loss estimates are approximate. These results do not predict precise results and should be used to understand relative risk. Over the long term, Putnam County will collect additional data to assist in developing refined estimates of vulnerabilities to natural hazards.