

5.1 METHODOLOGY AND TOOLS

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

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 6 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.

Tools

To address the requirements of DMA 2000 and better understand potential vulnerability and losses associated with hazards of concern, Saratoga 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 that 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.

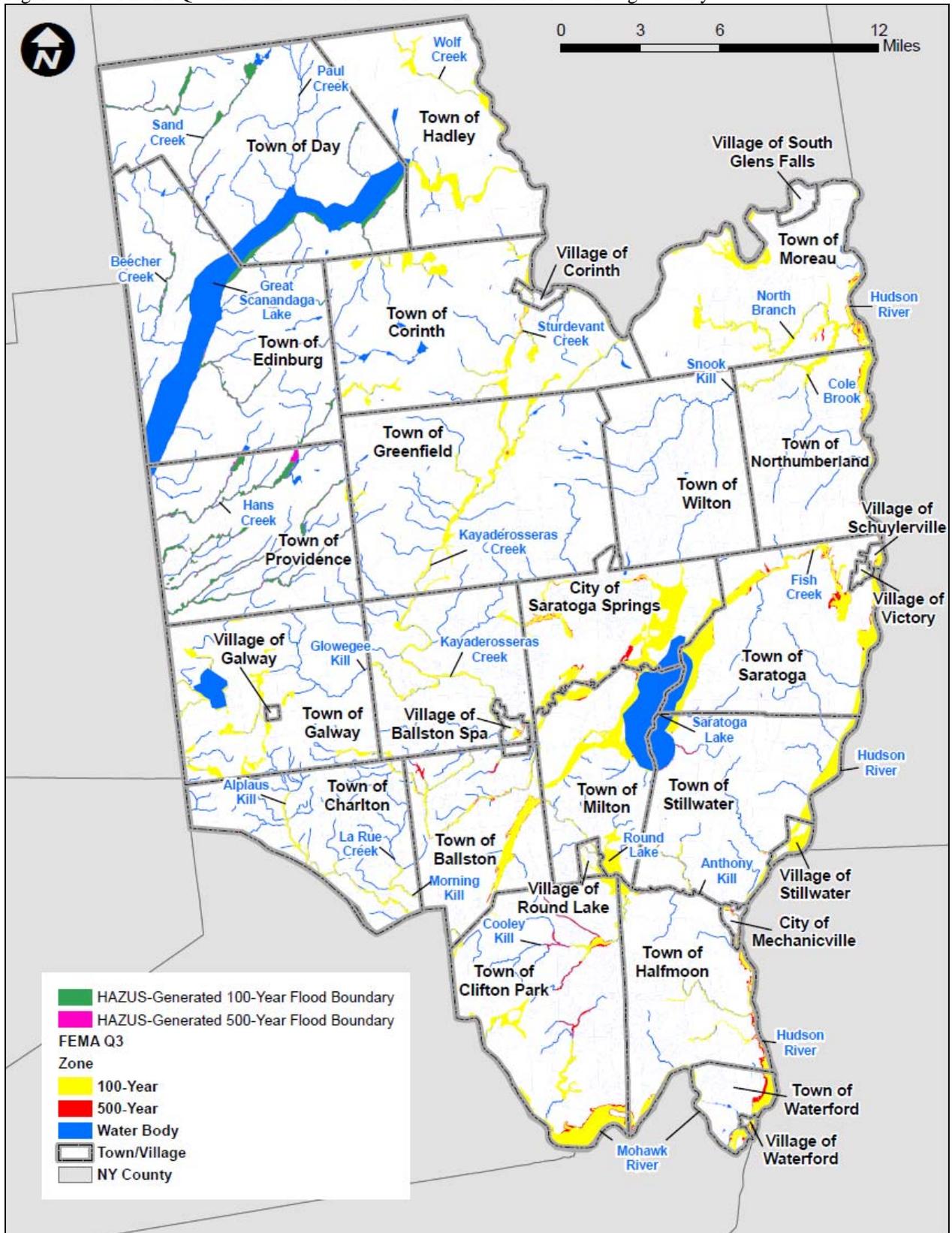
HAZUS-MH uses GIS technology to produce detailed maps and analytical reports that estimate a community's direct physical damage to building stock, critical facilities, transportation systems and utility systems. To generate this information, HAZUS-MH uses default HAZUS-MH provided data for inventory, 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>.

Custom methodologies in HAZUS-MH MR3 were used to assess potential exposure and losses associated with hazards of concern for Saratoga County:

- **Inventory:** The default demographic data in HAZUS-MH MR3, based on the 2000 U.S. Census, was used for analysis. The valuation of general building stock and the loss estimates determined in Saratoga County were based on the default general building stock database provided in HAZUS-MH MR3. The general building stock valuations provided in HAZUS-MH MR3 are Replacement Cost Value from RS Means as of 2006. The critical facility inventory (essential facilities, utilities, transportation features, high-potential loss facilities and user-defined facilities) was updated for all three hazard models (flood, wind and earthquake). This comprehensive inventory was developed by gathering input from numerous sources including HAZUS-MH MR3, Saratoga County and input from the Planning Committee.
- **Flood:** A modified Level 1 analysis was performed to analyze the flood losses for Saratoga County. The 100- and 500-year MRP flood events were examined to evaluate Saratoga County's vulnerability to the flood hazard. These MRP flood events are generally those considered by planners and evaluated under federal programs such as the NFIP.

Saratoga County does not have Digital Flood Insurance Rate Maps (DFIRMs) available to use for analysis. FEMA Quality 3 (Q3) flood data, a digital representation of certain features of FEMA's Flood Insurance Rate Maps, is available for Saratoga with the exception of riverine reaches in the northwest portion of the County (Towns of Day, Edinburg, New Providence and Wilton) (Figure 5.1-1). According to the NFIP, the Town of Day and Town of Wilton are classified as NSFHA or 'no special flood hazard areas' meaning these communities have been surveyed and found to have no flood risk (FEMA, 2009).

Figure 5.1-1. FEMA Q3 and HAZUS-Generated Flood Boundaries for Saratoga County



Source: FEMA Q3; HAZUS-MH MR3

HAZUS-MH MR3 ran the hydrology and hydraulics for the selected river reaches in the County and generated the flood-depth grid and flood boundary for the specified return periods (100- and 500-year mean return period). HAZUS-MH MR3 calculated the estimated damages to the general building stock and critical facilities based on this depth grid. HAZUS-MH MR3 did not have any discharge data for a portion of the Sacandaga River that flows through the Towns of Edinburg and Day. A discharge of 10,000 cubic feet per second (cfs) and 12,500 cfs were supplied to the model for this riverine reach for the 100- and 500-year events respectively. The hydrology would not complete for portions of the Hudson River along the eastern border of the Town of Halfmoon and in the northern portion only of the Town of Northumberland. To complete the loss estimates for these riverine reaches, HAZUS' Enhanced Quick Tool was used to generate the flood depth grid for these reaches and then HAZUS was used to estimate damages.

To estimate exposure, both the Q3 flood boundaries and the flood boundaries generated by HAZUS-MH MR3 were used. The flood boundaries generated by HAZUS-MH MR3 were only used for reaches not included in the Q3 which include riverine reaches within the Towns of Day, Edinburg and Providence. Figure 5.1-1 illustrates the flood boundaries used to estimate exposure (boundaries generated by HAZUS-MH MR3 and the boundaries available in the Q3 for Saratoga County).

- **Wind/Severe Storm:** A modified Level 1 HAZUS-MH analysis was performed to analyze the wind hazard losses, associated with hurricanes and other severe storm types, for Saratoga County. The 100- and 500-year mean return periods were examined.
- **Earthquake:** A Level 2 HAZUS-MH MR3 analysis was performed to analyze the earthquake hazard losses for Saratoga County. A Level 1 analysis is a basic estimate of earthquake losses based on national databases and using the default data in the model. Default demographic and general building stock data in HAZUS-MH MR3 were used for the earthquake analysis. However, as described above, updated critical facility inventories were used. Additionally, a local soil map provided by NYSEMO was entered into HAZUS-MH MR3 to replace default soil conditions. HAZUS-MH MR3 uses the seismic soil type classes recommended by the National Earthquake Hazard Reduction Program (NEHRP). The NEHRP soils 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 (NYSEMO, 2004; NYCEM, 2003). When a Level 1 HAZUS-MH MR3 earthquake analysis is conducted, the NEHRP soil classification type "D" is used as the soil type across the entire study region. For this HMP, a local soil map with Saratoga County's NEHRP soil types provided by NYSEMO was entered into HAZUS-MH MR3 and used for all analyses. Saratoga County is comprised of NEHRP soil classes A (very hard rock) through E (soft soils).
- **Other Hazards:** HAZUS-MH MR3 support was used to evaluate other hazards, as feasible. For many of the hazards evaluated in this risk assessment, historic data are not adequate to model future losses at this time. However, HAZUS-MH can map hazard areas and calculate exposures if geographic information on the locations of the hazards and inventory data are available. 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 6 and Volume II, 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 affects 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 Saratoga 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, Saratoga County will collect additional data to assist in developing refined estimates of vulnerabilities to natural hazards.