



5.3 HAZARD RANKING

2021 HMP Changes

- The 2021 update hazard ranking methodology was expanded to include adaptive capacity and climate change.
- The probability of occurrence category was adjusted to include the benchmark value ‘rare’, and modifications to the remaining categories so that ‘frequent’ aligned with an event that has an annual probability.
- The following hazards of concern’s ranking changed from 2016 to 2021: the climate change and sea level rise hazard increased in rank from medium to high and the tsunami hazard increased in rank from medium to high.
- The disease outbreak hazard and drought hazards are new hazards of concern for 2021.

A comprehensive range of hazards that pose a significant risk to Cape May County were selected and considered during the development of this plan; see Section 5.2 (Identification of Hazards of Concern). However, each community has differing levels of exposure and vulnerability to each of these hazards. It is important for each community participating in this plan to recognize those hazards that pose the greatest risk to their community and direct their attention and resources accordingly to manage risk and reduce losses most effectively and efficiently. The hazard ranking for the county and each participating jurisdiction can be found in their jurisdictional annexes in Volume II, Section 9 of this plan.

To this end, a hazard risk ranking process was conducted for Cape May County and its municipalities using the method described below. This method includes four risk assessment categories—probability of occurrence, impact (population, property and economy), adaptive capacity, and changing future conditions (i.e., climate change). Each was assigned a weighting factor to calculate an overall ranking value for each hazard of concern. Depending on the calculation, each hazard was assigned a high, medium, or low ranking. Details regarding each of these categories is described below.

5.3.1 Hazard Ranking Methodology

Estimates of hazard risk for the County were developed using methodologies promoted by FEMA’s hazard mitigation planning guidance, generated by FEMA’s HAZUS-MH risk assessment tool, and input from Cape May County and participating jurisdictions.

As described in Section 5.1 (Methodology), three different levels of analysis were used to estimate potential impacts: 1) historic loss/qualitative analysis; 2) exposure analysis; and 3) loss estimation. All three levels of analysis are suitable for planning purposes; however, with any risk analysis, there is underlying uncertainty resulting from assumptions used to describe and assess vulnerability and the methodologies available to model impacts. Impacts from any hazard event within the County will vary from the analysis presented here based on the factors described for each hazard of concern; namely location, extent, warning time, and mitigation measures in place at the time of an event.

The hazard ranking methodology for some hazards of concern is based on a scenario event, while others are based on the potential vulnerability to the County as a whole. In order to account for these differences, the quantitative hazard ranking methodology was adjusted using professional judgement and subject-matter input; assumptions are included, as appropriate, in the following subsections. The limitations of this analysis are recognized given the all scenarios do not have the same likelihood of occurrence; nonetheless, there is value in



summarizing and comparing the hazards using a standardized approach to evaluate relative risk. The following categories were considered when evaluating the relative risk of the hazards of concern.

- **Probability of Occurrence**—The probability of occurrence of the scenario evaluated was estimated by examining the historic record and/or calculating the likelihood of annual occurrence. When no scenario was assessed, an examination of the historic record and judgement was used to estimate the probability of occurrence of an event that will impact the County.
- **Impact**—The following three hazard impact subcategories were considered: impact to people; impact to assets and the economy; and impact to environmental resources and cultural assets. The results of the updated risk assessment and/or professional judgement were used to assign the numeric values for these three impact subcategories. A factor was applied to each subcategory, giving impact on population the greatest weight.
 - Population—Numeric value x 3
 - Buildings—Numeric value x 2
 - Economy—Numeric value x 1
- **Adaptive Capacity**—Adaptive capacity describes a jurisdiction’s current ability to protect from or withstand a hazard event. This includes capabilities and capacity in the following areas: administrative, technical, planning/regulatory and financial. Mitigation measures already in place increases a jurisdiction’s capacity to withstand and rebound from events (e.g. codes/ordinances with higher standards to withstand hazards due to design or location; deployable resources; or plans and procedures in place to respond to an event). In other words, assigning ‘weak’ for adaptive capacity means the jurisdiction does not have the capability to effectively respond, which increases vulnerability; whereas ‘strong’ adaptive capacity means the jurisdiction does have the capability to effectively respond, which decreases vulnerability.

These ratings were assigned using the results of the core capability assessment with subject-matter input from each jurisdiction.

- **Climate Change (Changing Future Conditions)** - Current climate change projections were considered as part of the hazard ranking to ensure the potential for an increase in severity/frequency of the hazard was included. This was important to Cape May County to include because the hazard ranking helps guide and prioritize the mitigation strategy development, which should have a long-term future vision to mitigate the hazards of concern. The potential impacts climate change may have on each hazard of concern is discussed in Sections 5.4.1 through 5.4.11. The benchmark values in the methodology are similar to confidence levels outlined in the National Climate Assessment 2017.

Hazard Ranking Equation

$$[\text{Probability of Occurrence} \times 0.30] + [(\text{Impact on Population} \times 3) + (\text{Impact on Property} \times 2) + (\text{Impact on Economy} \times 1) \times 0.30] + [\text{Adaptive Capacity} \times 0.3] + [\text{Climate Change} \times 0.10]$$

Table 5.3-1 summarizes the categories, benchmark values, and weights used to calculate the risk factor for each hazard. Using the weighting applied, the highest possible risk factor value is 9.0. The higher the number, the greater the relative risk. Based on the total for each hazard, a priority ranking is assigned to each hazard of concern (high, medium, or low). The rankings were categorized as follows: Low = Values less than or equal to 3.8; Medium = Values between 3.9 and 4.9; High = Values greater than 4.9.



Table 5.3-1. Summary of Hazard Ranking Approach

Category		Level / Category	Degree of Risk / Benchmark Value	Numeric Value	Weighted Value
Probability of Occurrence		Unlikely	A hazard event is not likely to occur or is unlikely to occur with less than a 1% annual chance probability.	0	30%
		Rare	Between 1 and 10% annual probability of a hazard event occurring.	1	
		Occasional	Between 10 and 100% annual probability of a hazard event occurring.	2	
		Frequent	100% annual probability; a hazard event may occur multiple times per year.	3	
Impact (Sum of all 3)	Population (Numeric Value x 3)	Low	14% or less of your population is exposed to a hazard with potential for measurable life safety impact, due to its extent and location.	1	30%
		Medium	15% to 29% of your population is exposed to a hazard with potential for measurable life safety impact, due to its extent and location.	2	
		High	30% or more of your population is exposed to a hazard with potential for measurable life safety impact, due to its extent and location.	3	
	Property (Numeric Value x 2)	Low	Property exposure is 14% or less of the total number of structures for your community.	1	
		Medium	Property exposure is 15% to 29% of the total number of structures for your community.	2	
		High	Property exposure is 30% or more of the total number of structures for your community.	3	
	Economy (Numeric Value x 1)	Low	Loss estimate is 9% or less of the total replacement cost for your community.	1	
		Medium	Loss estimate is 10% to 19% of the total replacement cost for your community.	2	
		High	Loss estimate is 20% or more of the total replacement cost for your community.	3	
Adaptive Capacity		Weak	Weak/outdated/inconsistent plans, policies, codes/ordinances in place; no redundancies; limited to no deployable resources; limited capabilities to respond; long recovery.	3	30%
		Moderate	Plans, policies, codes/ordinances in place and meet minimum requirements; mitigation strategies identified but not implemented on a widespread scale; county/jurisdiction can recover but needs outside resources; moderate county/Jurisdiction capabilities.	2	
		Strong	Plans, policies, codes/ordinances in place and exceed minimum requirements; mitigation/protective measures in place; county/jurisdiction has ability to recover quickly because resources are readily available, and capabilities are high.	1	
Climate Change		Low	No local data is available; modeling projections are uncertain on whether there is increased future risk; confidence level is low (inconclusive evidence).	1	10%
		Medium	Studies and modeling projections indicate a potential for exacerbated conditions due to climate change; confidence level is medium to high (suggestive to moderate evidence).	2	
		High	Studies and modeling projections indicate exacerbated conditions/increased future risk due to climate change; very high confidence level (strong evidence, well documented and acceptable methods).	3	

Note: A numerical value of zero is assigned if there is no impact.

*For the purposes of this exercise, "impacted" means exposed for population and property and estimated loss for economy. For non-natural hazards, although they may occur anywhere in the County, an event will not likely cause countywide impacts; therefore, impact to population was scored using an event-specific scenario.





In an attempt to summarize the confidence level regarding the input utilized to populate the hazard ranking, a gradient of certainty was developed. A certainty factor of high, medium or low was selected and assigned to each hazard to provide a level of transparency and increased understanding of the data utilized to support the resulting ranking. The following scale was used to assign a certainty factor to each hazard:

- High—Defined scenario/event to evaluate; probability calculated; evidenced-based/quantitative assessment to estimate potential impacts through hazard modeling.
- Moderate—Defined scenario/event or only a hazard area to evaluate; estimated probability; combination of quantitative (exposure analysis, no hazard modeling) and qualitative data to estimate potential impacts.
- Low—Scenario or hazard area is undefined; there is a degree of uncertainty regarding event probability; majority of potential impacts are qualitative.

Table 5.3-2 summarizes the hazard scenario or hazard area evaluated; highlights key impacts to population, buildings/critical assets and the economy; and lists the associated certainty factor assigned for each hazard to convey the level of confidence in the data used. This table is not intended to be a complete and comprehensive list of all hazard impacts determined in the risk assessment and considered for the hazard ranking exercise. Refer to Sections 5.4.1 to 5.4.11 for a complete summary of all estimated impacts for each hazard.



Table 5.3-2. Overview of the Hazard Scenario and Associated Estimated Impacts Considered in the Hazard Ranking

Hazard of Concern	Hazard/ Scenario Area Evaluated	Population		Buildings		Economy ^a		Certainty Factor
Climate Change and Sea Level Rise	Impact of climate change and the areas exposed to 1, 2, 3, and 4 feet of sea level rise.	Entire population exposed to climate change impacts. Population located in sea level rise inundation zones are exposed.		Building stock located in the sea level rise inundation zones.		Economic impacts depend upon the degree of impact.		Low
Coastal Erosion	Coastal erosion hazard area established by the Limit of Moderate Wave Action seaward.	Population located in the established coastal erosion hazard area	1,268	Buildings located in the established coastal erosion hazard area	1,891	Replacement cost value of buildings located in the hazard area:	\$2,017,140,222	Low
Disease Outbreak	Disease Outbreaks which include: West Nile Virus, Eastern Equine Encephalitis virus, Lyme disease, Influenza, Ebola virus, and Coronavirus.	Population impacted is dependent on the disease and severity of the outbreak; in some cases, immunocompromised persons are more vulnerable.		Structural impacts due to disease outbreak would be limited.		Economic losses can include County financial impacts to monitor/address outbreaks; lost wages or commercial interruptions; depends on the severity and type of disease outbreak.		Low
Drought	Prolonged drought event - The County is serviced by water supplies who primarily get water from unconfined groundwater sources.	Entire population exposed. Population on surface water supplies may be impacted first; water restrictions/contamination; increased wildfire risk.		Droughts are not expected to cause direct damage to buildings.		Losses include aesthetic, landscape/nursery/agricultural industry impacts, cost of desalinization tied to increased saltwater intrusion		Low
Flood*	100- and 500-Year Mean Return Period Event	1% annual chance (100-year)	37,983	1% annual chance (100-year) coastal	3,122	1% annual chance (100-year)	\$189,942,657	High
				1% annual chance (100-year) riverine	135			
		0.2% annual chance (500-year)	44,368	0.2% annual chance (500-year)	65,698			
Hurricane	100-Year and 500-Year Mean Return Period Events	Entire population exposed; the degree of impact to the population depends on the scale of the incident.		Entire building stock is exposed; The degree of impact depends on the scale of the incident.		100-Year MRP Estimated Damages	\$415,738,054	High
						500-Year MRP Estimated Damages	\$3,164,253,276	
Nor'Easter	100-Year and 500-Year Mean Return Period Events	Entire population exposed; the degree of impact to the population depends on the scale of the incident.		Entire building stock is exposed; The degree of impact depends on the scale of the incident.		100-Year MRP Estimated Damages	\$415,738,054	High
						500-Year MRP Estimated Damages	\$3,164,253,276	
Severe Weather*	Severe Weather Event	Entire population exposed; the degree of impact to the population depends on the scale of the incident.		Entire building stock is exposed; The degree of impact depends on the scale of the incident.		Economic impacts depend upon the degree of impact.		Low
Severe Winter Weather	Severe Winter Weather Event	All residents/commuters/visitors are exposed; socially-vulnerable populations may be at increased risk		All buildings are exposed; the degree of impact depends on the scale of the incident.		The cost of snow and ice removal and repair of roads/infrastructure can impact operating budgets.		Low
Tsunami	Tsunami Event	Entire population exposed; the degree of impact to the population depends on the scale of the incident.		Entire building stock is exposed; The degree of impact depends on the scale of the incident.		Economic impacts depend upon the degree of impact.		Low





Hazard of Concern	Hazard/ Scenario Area Evaluated	Population		Buildings		Economy ^a		Certainty Factor
Wildfire	Wildfire Fuel Hazard areas (High, Very High, Extreme)	Population residing in the hazard area:	1,566	Number of buildings the hazard area:	1,530	Replacement cost value of buildings located in the hazard area:	\$1,426,922,130	Moderate

Notes:

a Estimated loss in replacement cost values as available from HAZUS-MH.

b The impacts and vulnerability from a hazardous materials event are greatly dependent on the material and its physical and chemical properties, the quantity released, weather conditions, micro-meteorological effects of buildings and terrain, maintenance/mechanical failures, and distance and related response time for emergency response teams.

** HAZUS-MH estimated potential losses based on probabilistic models*

Exposed = This refers to the number of assets located in the hazard area; all of which may not incur losses as a result of the event.

SFHA = Special flood hazard area (1-percent annual chance flood event)

RCV = Replacement cost value based on 2019 RSM means



Table 5.3-3 summarizes the projected changes in hazard event occurrences in terms of location, extent or intensity and frequency and/or duration. In addition, it lists the associated value assigned to each hazard in the risk factor calculation (i.e., confidence in changing future conditions). Refer to Sections 5.4.1 to 5.4.11 for a more detailed discussion of all factors of change discussed for each hazard of concern.

Table 5.3-3. Overview of Projected Future Changes for each Hazard of Concern

Hazard	Projected Change			Confidence in Changing Future Conditions ^a
	Location	Extent/Intensity	Frequency/Duration	
Climate Change and Sea Level Rise	↑	↑	↑	Highly Likely
Coastal Erosion	↑	↑	↑	Highly Likely
Disease Outbreak	↑	—	↑	Likely
Drought	—	↑	↑	Likely
Flood	↑	↑	↑	Highly Likely
Hurricane and Tropical Storm	—	—	—	Uncertain
Nor’Easter	↑	↑	↑	Likely
Severe Weather	↑	↑	↑	Highly Likely
Severe Winter Weather	—	↓	↓	Likely
Tsunami	—	—	—	Uncertain
Wildfire	↑	↑	↑	Likely

Notes:

Arrow direction indicates a projected increase or decrease based on literature review as described in Sections 5.4.1 through 5.4.11

— Straight line indicates uncertain and/or no change known at this time.

^a Similar to confidence levels outlined in the National Climate Assessment 2018

- **Highly Likely** = Studies and modeling projections indicate exacerbated conditions/increased future risk due to climate change; very high confidence level (strong evidence, well documented and acceptable methods).
- **Likely** = Studies and modeling projections indicate a potential for exacerbated conditions due to climate change; confidence level is medium to high (suggestive to moderate evidence).
- **Uncertain** = No local data is available; modeling projects are uncertain on whether there is increased future risk; confidence level is low (inconclusive evidence).
- **No Change** = Studies and modeling projections indicate there is no evidence at this time to indicate conditions may change in the future.

5.3.2 Hazard Ranking Results

Using the process described above, the risk ranking for the identified hazards of concern was determined for Cape May County (refer to Table 5.3-4). The hazard ranking is detailed in the subsequent tables that present the step-wise process for the ranking. The countywide risk ranking includes the entire planning area and may not reflect the highest risk indicated for any of the participating jurisdictions. The resulting ranks of each municipality indicate the differing degrees of risk exposure and vulnerability. The results support the appropriate selection and prioritization of initiatives to reduce the highest levels of risk for each municipality. Both the county and the participating jurisdictions have applied the same methodology to develop the countywide risk and local rankings to ensure consistency in the overall ranking of risk; jurisdictions had the ability to alter rankings based on local knowledge and experience in handling each hazard.

This hazard ranking exercise serves four purposes: 1) to describe the probability of occurrence for each hazard; 2) to describe the impact each would have on the people, property, and economy; 3) to evaluate the capabilities a community has with regards to the hazards of concern; and 4) to consider changing future conditions (i.e., climate change) in Cape May County.



Table 5.3-4. Ranking for Hazards of Concern for Cape May County

Hazard of Concern	Probability		Impact									Adaptive Capacity	Climate Change	
	Category	Numeric Value	Impact	Population		Property		Economy		Total Impact Value				
				Numeric Value	Weighted Value (x3)	Impact	Numeric Value	Weighted Value (x2)	Impact	Numeric Value	Weighted Value (x1)			
Climate Change and Sea Level Rise	Frequent	3	H	3	9	L	1	2	L	1	1	12	2	3
Coastal Erosion	Frequent	3	M	2	6	L	1	2	L	1	1	9	2	3
Disease Outbreak	Frequent	2	M	2	6	L	1	2	H	3	3	11	2	2
Drought	Occasional	2	L	1	3	L	1	2	H	3	3	8	2	3
Flood	Frequent	3	H	3	9	H	3	6	L	1	1	16	2	3
Hurricane and Tropical Storm	Occasional	2	H	3	9	H	3	6	H	3	3	18	2	3
Nor'Easter	Frequent	3	H	3	9	M	2	4	M	2	2	15	2	2
Severe Weather	Frequent	3	H	3	9	H	3	6	L	1	1	16	2	3
Severe Winter Weather	Frequent	3	H	3	9	L	1	2	L	1	1	12	1	2
Tsunami	Rare	1	M	2	6	M	2	4	L	1	1	11	2	1
Wildfire	Occasional	2	M	2	6	L	1	2	L	1	1	9	2	2

H = High; L = Low; M = Medium



Table 5.3-5 presents the total calculations for each hazard ranking value for the hazards of concern.

Table 5.3-5. Total Hazard Ranking Values for the Hazards of Concern for Cape May County

Hazard of Concern	Probability x 30%	Total Impact x 30%	Adaptive Capacity x 30%	Changing Future Conditions x 10%	Total Hazard Ranking Value
Climate Change and Sea Level Rise	0.9	4.0	0.6	0.3	5.4
Coastal Erosion	0.9	3.0	0.6	0.3	4.5
Disease Outbreak	0.6	3.0	0.6	0.2	4.7
Drought	0.6	2.0	0.6	0.3	3.9
Flood	0.9	5.0	0.6	0.3	6.6
Hurricane and Tropical Storm	0.6	5.0	0.6	0.3	6.9
Nor'Easter	0.9	5.0	0.6	0.2	6.2
Severe Weather	0.9	5.0	0.6	0.3	6.6
Severe Winter Weather	0.9	4.0	0.3	0.2	5.0
Tsunami	0.3	3.0	0.6	0.1	4.3
Wildfire	0.6	3.0	0.6	0.2	4.1

Low = Values less than or equal to 3.8; **Medium** = Values between 3.9 and 4.9; **High** = Values greater than or equal 5.0.

These rankings have been used as one of the bases for identifying the jurisdictional hazard mitigation strategies included in Section 9 (Jurisdictional Annexes) of this plan. The summary rankings for the County reflect the results of the vulnerability analysis for each hazard of concern and vary from the specific results of each jurisdiction. For example, the severe storm hazard may be ranked low in one jurisdiction, but due to the exposure and impact countywide, it is ranked as a high hazard and is addressed in the County’s mitigation strategy accordingly. Jurisdictional ranking results are presented in each local annex in Section 9 (Jurisdictional Annexes) of this plan.