

Multi-Hazard Mitigation Plan

4.0 Risk Assessment

44 CFR 201.6(c)(2)(ii): “The risk assessment shall include...A description of the jurisdiction’s vulnerability to the hazards described in paragraph (c)(2)(i) of this section. This description shall include an overall summary of each hazard and its impact on the community.

Risk from natural hazards is a combination of hazard and exposure. The risk assessment process measures the potential loss to a community, including loss of life, personal injury, property damage, and economic injury resulting from a hazard event.

The risk assessment process allows a community to better understand their potential risk and associated vulnerability to natural hazards. This information provides the framework for a community to develop and prioritize mitigation strategies and plans to help reduce both the risk and vulnerability from future hazard events. The risk assessment for Evansville and Vanderburgh County followed the methodology described in the FEMA publication 386-2 “*Understanding Your Risks – Identifying Hazards and Estimating Losses*” (FEMA, 2002) and was based on a four-step process:

- (1) Identify Hazards;
- (2) Profile Hazard Events;
- (3) Inventory Assets; and
- (4) Estimate Losses.

This risk assessment covers DMA Planning Step 4: Assess the Hazard and DMA Planning Step 5: Assess the Problem. It also includes a third component, Existing Mitigation Capabilities, where the risk and vulnerability are analyzed in light of what existing mitigation measures are in place, for example, the adoption and enforcement of building codes, warning systems and floodplain development regulations.

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