

APPENDIX 2.1 – HAZARD DESCRIPTIONS

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Descriptions of the Full Range of Initially Considered Hazards	
Hazard	Description
ATMOSPHERIC	
Avalanche	A rapid fall or slide of a large mass of snow down a mountainside.
Extreme Temperatures	Extreme heat and extreme cold constitute different conditions in different parts of the country. Extreme cold can range from near freezing temperatures in the southern United States to temperatures well below zero in the northern states. Similarly, extreme heat is typically recognized as the condition where temperatures consistently stay ten degrees or more above a region's average high temperature for an extended period. Fatalities can result from extreme temperatures, as they can push the human body beyond its limits (hyperthermia and hypothermia).
Extreme Wind	Wind is air that is in constant motion relative to the surface of the earth. Extreme wind events can occur suddenly without warning. They can occur at any time of the day or night, in any part of the country. Extreme winds pose a threat to lives, property, and vital utilities primarily due to the effects of flying debris and can down trees and power lines. Extreme winds are most commonly the result of hurricanes, tropical storms, nor'easters, severe thunderstorms and tornadoes, but can also occur in their absence as mere "windstorms." One type of windstorm, the downburst, can cause damage equivalent to a strong tornado.
Hailstorm	Any storm that produces hailstones that fall to the ground; usually used when the amount or size of the hail is considered significant. Hail is formed when updrafts in thunderstorms carry raindrops in to parts of the atmosphere where the temperatures are below freezing.
Hurricane and Tropical Storm	Hurricanes and tropical storms are classified as cyclones and defined as any closed circulation developing around a low-pressure center in which the winds rotate counter-clockwise in the Northern Hemisphere (or clockwise in the Southern Hemisphere) and with a diameter averaging 10 to 30 miles across. When maximum sustained winds reach or exceed 39 miles per hour, the system is designated a tropical storm, given a name, and is closely monitored by the National Hurricane Center. When sustained winds reach or exceed 74 miles per hour the storm is deemed a hurricane. The primary damaging forces associated with these storms are high-level sustained winds, heavy precipitation and tornadoes. Coastal areas are also vulnerable to the additional forces of storm surge, wind-driven waves and tidal flooding which can be more destructive than cyclone wind. The majority of hurricanes and tropical storms form in the Atlantic Ocean, Caribbean Sea and Gulf of Mexico during the official Atlantic hurricane season, which extends from June through November.
Lightning	Lightning is a discharge of electrical energy resulting from the buildup of positive and negative charges within a thunderstorm, creating a "bolt" when the buildup of charges becomes strong enough. This flash of light usually occurs within the clouds or between the clouds and the ground. A bolt of lightning can reach temperatures approaching 50,000 degrees Fahrenheit. Lightning rapidly heats the sky as it flashes, but the surrounding air cools following the bolt. This rapid heating and cooling of the surrounding air causes thunder. On average, 80 people are killed each year by lightning strikes in the United States.
Nor'easter	Similar to hurricanes, nor'easters are ocean storms capable of causing substantial damage to coastal areas in the Eastern United States due to their associated strong winds and heavy surf. Nor'easters are named for the winds that blow in from the northeast and drive the storm up the East Coast along the Gulf Stream, a band of warm water that lies off the Atlantic coast. They are caused by the interaction of the jet stream with horizontal temperature gradients and generally occur during the fall and winter months when moisture and cold air are plentiful. Nor'easters are known for dumping heavy amounts of rain and snow, producing hurricane-force winds, and creating high surf that causes severe beach erosion and coastal flooding.
Tornado	A tornado is a violently rotating column of air that has contact with the ground and is often visible as a funnel cloud. Its vortex rotates cyclonically with wind speeds ranging from as low as 40 mph to as high as 300 mph. Tornadoes are most often generated by thunderstorm activity when cool, dry air intersects and overrides a layer of warm, moist air forcing the warm air to rise rapidly. The destruction caused by tornadoes ranges from light to catastrophic depending on the intensity, size and duration of the storm.

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Winter Storm	Winter storms may include snow, sleet, freezing rain, or a mix of these wintry forms of precipitation. Blizzards, the most dangerous of all winter storms, combine low temperatures, heavy snowfall, and winds of at least 35 miles per hour, reducing visibility to only a few yards. Ice storms occur when moisture falls and freezes immediately upon impact on trees, powerlines, communication towers, structures, roads and other hard surfaces. Winter storms and ice storms can down trees, cause widespread power outages, damage property, and cause fatalities and injuries to human life.
HYDROLOGIC	
Coastal Erosion	Landward displacement of a shoreline caused by the forces of waves and currents. Coastal erosion is measured as the rate of change in the position or horizontal displacement of a shoreline over a period of time. It is generally associated with episodic events such as hurricanes and tropical storms, nor'easters, storm surge and coastal flooding but may also be caused by human activities that alter sediment transport. Construction of shoreline protection structures can mitigate the hazard, but may also exacerbate it under some circumstances.
Dam Failure	Dam failure is the collapse, breach, or other failure of a dam structure resulting in downstream flooding. In the event of a dam failure, the energy of the water stored behind even a small dam is capable of causing loss of life and severe property damage if development exists downstream of the dam. Dam failure can result from natural events, human-induced events, or a combination of the two. The most common cause of dam failure is prolonged rainfall that produces flooding. Failures due to other natural events such as hurricanes, earthquakes or landslides are significant because there is generally little or no advance warning.
Drought	A prolonged period of less than normal precipitation such that the lack of water causes a serious hydrologic imbalance. Common effects of drought include crop failure, water supply shortages, and fish and wildlife mortality. High temperatures, high winds, and low humidity can worsen drought conditions and also make areas more susceptible to wildfire. Human demands and actions have the ability to hasten or mitigate drought-related impacts on local communities.
Flood	The accumulation of water within a water body which results in the overflow of excess water onto adjacent lands, usually floodplains. The floodplain is the land adjoining the channel of a river, stream ocean, lake or other watercourse or water body that is susceptible to flooding. Most floods fall into the following three categories: riverine flooding, coastal flooding, or shallow flooding (where shallow flooding refers to sheet flow, ponding and urban drainage).
Storm Surge	A storm surge is a large dome of water often 50 to 100 miles wide and rising anywhere from four to five feet in a Category 1 hurricane up to more than 30 feet in a Category 5 storm. Storm surge heights and associated waves are also dependent upon the shape of the offshore continental shelf (narrow or wide) and the depth of the ocean bottom (bathymetry). A narrow shelf, or one that drops steeply from the shoreline and subsequently produces deep water close to the shoreline, tends to produce a lower surge but higher and more powerful storm waves. Storm surge arrives ahead of a storm's actual landfall and the more intense the hurricane is, the sooner the surge arrives. Storm surge can be devastating to coastal regions, causing severe beach erosion and property damage along the immediate coast. Further, water rise caused by storm surge can be very rapid, posing a serious threat to those who have not yet evacuated flood-prone areas. Storm surge can be exacerbated if occurring at or near high tide. Although storm surge primarily affects coastal communities, it may also impact areas along tributaries to the ocean.
Wave Action	The characteristics and effects of waves that move inland from an ocean, bay, or other large body of water. Large, fast moving waves can cause extreme erosion and scour and their impact on buildings can cause severe damage. During hurricanes and other high-wind events, storm surge and wind increase the destructiveness of waves and cause them to reach higher elevations and penetrate further inland.
GEOLOGIC	
Earthquake	A sudden, rapid shaking of the Earth caused by the breaking and shifting of rock beneath the surface. This movement forces the gradual building and accumulation of energy. Eventually, strain becomes so great that the energy is abruptly released, causing the shaking at the earth's surface which we know as an earthquake. Roughly 90 percent of all earthquakes occur at the boundaries where plates meet, although it is possible for earthquakes to occur entirely within plates. Earthquakes can affect hundreds of thousands of square miles; cause damage to property measured in the tens of billions of dollars; result in loss of life and injury to hundreds of thousands of persons; and disrupt the social and economic functioning of the affected area. Generally, earthquakes are considered to have a low probability of occurring, but a high probability of causing damage.

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Expansive Soils	Soils that will exhibit some degree of volume change with variations in moisture conditions. The most important properties affecting degree of volume change in a soil are clay mineralogy and the aqueous environment. Expansive soils will exhibit expansion caused by the intake of water and, conversely, will exhibit contraction when moisture is removed by drying. Generally speaking, they often appear sticky when wet, and are characterized by surface cracks when dry. Expansive soils become a problem when structures are built upon them without taking proper design precautions into account with regard to soil type. Cracking in walls and floors can be minor, or can be severe enough for the home to be structurally unsafe.
Landslide	The movement of a mass of rock, debris, or earth down a slope when the force of gravity pulling down the slope exceeds the strength of the earth materials that comprise to hold it in place. Slopes greater than 10 degrees are more likely to slide, as are slopes where the height from the top of the slope to its toe is greater than 40 feet. Slopes are also more likely to fail if vegetative cover is low and/or soil water content is high.
Land Subsidence	The gradual settling or sudden sinking of the Earth's surface due to the subsurface movement of earth materials. Causes of land subsidence include groundwater pumpage, aquifer system compaction, drainage of organic soils, underground mining, hydrocompaction, natural compaction, sinkholes, and thawing permafrost.
Tsunami	A series of waves generated by an undersea disturbance such as an earthquake. The speed of a tsunami traveling away from its source can range from up to 500 miles per hour in deep water to approximately 20 to 30 miles per hour in shallower areas near coastlines. Tsunamis differ from regular ocean waves in that their currents travel from the water surface all the way down to the sea floor. Wave amplitudes in deep water are typically less than one meter; they are often barely detectable to the human eye. However, as they approach shore, they slow in shallower water, basically causing the waves from behind to effectively "pile up", and wave heights to increase dramatically. As opposed to typical waves which crash at the shoreline, tsunamis bring with them a continuously flowing 'wall of water' with the potential to cause devastating damage in coastal areas located immediately along the shore.
Volcano	A mountain that opens downward to a reservoir of molten rock below the surface of the earth. While most mountains are created by forces pushing up the earth from below, volcanoes are different in that they are built up over time by an accumulation of their own eruptive products: lava, ash flows, and airborne ash and dust. Volcanoes erupt when pressure from gases and the molten rock beneath becomes strong enough to cause an explosion.
OTHER	
Wildfire	An uncontrolled fire burning in an area of vegetative fuels such as grasslands, brush, or woodlands. Heavier fuels with high continuity, steep slopes, high temperatures, low humidity, low rainfall, and high winds all work to increase risk for people and property located within wildfire hazard areas or along the urban/wildland interface. Wildfires are part of the natural management of forest ecosystems, but most are caused by human factors. Over 80 percent of forest fires are started by negligent human behavior such as smoking in wooded areas or improperly extinguishing campfires. The second most common cause for wildfire is lightning.