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PRINCIPAL THREATS FACING COMMUNITIES AND LOCAL EMERGENCY MANAGEMENT COORDINATORS

**A Report to the United States Senate
Committee on Appropriations**

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**Federal Emergency Management Agency
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SUMMARY

Under the language of Senate Report 101-128, Department of Veterans Affairs and Housing and Urban Development and Independent Agencies Appropriation Bill, 1990, which accompanied the 1990 Federal Emergency Management Agency (FEMA) appropriations bill, FEMA was directed to:

...prepare a study on the principal threats facing communities and local emergency management coordinators. ...The study should rank the principal threats to the population according to region and any other factors deemed appropriate.

The Senate Report 101-900 on the FY 1991 appropriations includes directions for FEMA "to update the report annually." This revised version of the April 5, 1990, report to the United States Senate Committee on Appropriations is submitted in compliance with that mandate.

The Threats

The United States is vulnerable to a wide range of threats. Periodic and at times little publicized disasters resulting from floods, tornadoes, landslides and fires take scores of lives and cause hundreds of millions of dollars in property damage annually. The magnitude of major disasters such as Hurricane Hugo and the Loma Prieta earthquake in California serve to heighten the realization of the United States' vulnerability to such events when viewed in relationship to the loss of life, severity of property damage, disruption of services and long-term impact on the affected population.

These facts are further complicated by advancements in technology and the increased development and use over the past few decades of chemicals which have led to the rise of a new and wide range of technological threats virtually unknown 20 or 30 years ago.

Yet major disasters such as Hugo and Loma Prieta pale beside the damage that could be inflicted by a calculated, purposeful attack on the United States. While the most important threat to the United States—the Soviet Union—has now weakened and fallen apart, there are other aspects of the international scene that pose continuing threats

to the security of the United States. The republics of the Commonwealth of Independent States which succeeded the Soviet Union still retain strategic nuclear arsenals capable of widespread devastation if directed towards this country. The advancing technical prowess of Third World countries to develop ballistic missiles and chemical, biological and nuclear attack capabilities poses additional dangers to the United States.

Types Of Threats

The United States is faced with three primary types of threats: *natural, technological and national security*. Disasters caused by natural forces comprise the largest single category of repetitive threats to communities and emergency management coordinators. These *natural threats*, which pose problems in all areas of the country, can be localized or widespread, predictable or unpredictable. The damage resulting from natural disasters can range from minimal to major (depending on whether they strike major or minor population centers). The impact of extremely severe natural disasters can have a long-term effect on the infrastructure of any given location. Threats in this category include avalanche, dam failure, drought, earthquake, flood, hurricane/tropical storm, landslide, subsidence, tornado, tsunami, volcano, wildfire and winter storm.

Possessing much the same unpredictability as natural threats, *technological threats* represent a category of events that has expanded dramatically throughout this century with the advancement of modern technology. Technological threats include hazardous materials or radiological incidents that occur at fixed facilities or as the result of transportation accidents, power failure, structural fires, telecommunications failures and transportation accidents of all types.

The potential for damage from realized *national security threats* ranges from the relatively localized damage that could be expected to result from a terrorist incident to the catastrophic devastation that could be expected from a chemical, biological or nuclear attack on the United States. Like the other categories of threats, national security threats can be either predictable or unpredictable (e.g., an unexpected surprise attack *versus* an attack following a buildup of tensions). National security threats include ballistic missile attack, chemical and biological attack, civil disorder, and nuclear attack along with terrorism. (While terrorism is not a form of attack like the other national security threats,

it does represent an important national security threat that encompasses a number of different attack threats.)

Changing National Security Threat

Perhaps the greatest changes in hazards to the nation occurred in the area of national security. Recognizing this the Congress directed that:

FEMA's next report assessing threats facing local communities (page 125, Senate Report 102-107) shall include an evaluation of the implications that the major political reformations taking place in the USSR and Eastern Europe have for FEMA's program emphases.

A formal estimate of the security threat to the nation is the responsibility of intelligence agencies using classified sources of information. Statements in this report should not be construed as such an estimate. FEMA has used information in open, unclassified sources to outline how changes in the world situation could affect State and local emergency management. A review of potential national security threats from unclassified sources shows that, while there have been some favorable trends in the world, the Federal, State and local governments still need to build and maintain capabilities to respond to consequences of an attack, perhaps more limited in scope but potentially catastrophic nonetheless. This conclusion is based on the following factors:

- A traditional assumption guiding CD attack preparedness planning has been the threat of a massive, coordinated strategic nuclear attack by the Soviet Union following the start of a conventional conflict between NATO and the Warsaw Pact. The Warsaw Pact and Soviet Union have dissolved, and their total threat is no longer credible. However, devastating strategic capabilities will remain in the former Soviet Union for many years to come; control of those capabilities, and the possible intent to use them, will remain uncertain for the foreseeable future.
- While the nuclear capable republics of the Commonwealth of Independent States (CIS), which succeeded the Soviet Union, have expressed an interest in nuclear disarmament, it will take years to physically dismantle weapons. In the meantime, a radical change in political stability within the CIS could dramatically change the potential national security threat for the

U.S. As CIA Director Gates noted in his recent testimony before the House Foreign Affairs Committee, *“even a diminishing [CIS] strategic arsenal will still be capable of devastating the United States and other countries. Therefore, as long as there is any possibility that turmoil in the regime could stimulate the emergence of a new hostile regime, the remaining strategic weapons will constitute a danger to us.”*

- The international community is starting to recognize the importance of limiting the spread of high-level military technology, especially for ballistic missiles and weapons of mass destruction. The case of the Iraqi and North Korean nuclear programs shows that some nations will not forego developing highly lethal weapons if they believe that such weapons enhance their foreign policy options.
- Although the most devastating form of attack—massive, strategic nuclear attack—has dropped to lower probability, concern over other national security threats in more limited forms has not disappeared and, given the threat of weapons proliferation, may actually increase in the future. Therefore, the people and property of the U.S. remain subject to possible attack in various other forms from hostile nations or terrorists.

Losses Caused By Disasters

The magnitude of the losses caused by natural and technological disasters in the United States is staggering.

In the five-year period from 1983 to 1988, an average of 2,300,000 fires per year were reported in the United States. Average annual losses for the years of 1983-1988 included 5,900 *civilian fire deaths*, 29,000 *civilian injuries* and \$7.8 billion in *property damage*.

During the period 1900-1989, more than 13,000 people lost their lives in hurricanes from Texas to the northeast; property losses from hurricanes during the same period exceeded \$43 billion.

From 1959 to 1988, 23,488 tornadoes struck the United States. In the southern States alone, from North Carolina due west to Texas, 11,343 tornadoes hit while 9,234 tornadoes struck the midwestern region (North Dakota, South Dakota, Nebraska, Iowa, Missouri, Kansas, Illinois, Indiana, Wisconsin, Minnesota, Michigan, Ohio and Kentucky). The Upper Northwestern States, including Alaska, Washington,

Oregon, Idaho, Montana and Wyoming—an area generally not associated with tornado activity—were struck by 583 tornadoes during the same period.

Average annual losses from landslides total \$1-2 billion; flood losses reach an estimated \$2.2 billion. Tornadoes result in average annual losses of \$590 million. Highway hazardous materials incidents have average annual losses of \$19 million.

In addition to the average annual fire deaths of 5,900 persons, the United States can expect the following average death rates from various threats: 146 from floods, 93 from winter storms, 83 from tornadoes, and 25-50 from landslides.

A number of specific disasters have caused extraordinary death rates. A hurricane in Galveston, Texas, in 1900 caused 6,000 deaths. Over 2,200 people died from a dam break and the resultant flooding in Johnstown, Pennsylvania, in 1889. A severe wildfire in Wisconsin in 1871 was responsible for the loss of 1,182 lives. Over 700 people died in the 1906 San Francisco earthquake.

These examples of life and property losses, whether taken in historical perspective or viewed in terms of annual or average annual losses, are indicative of not only the wide range of threats to the population but also the severity and magnitude of the impact such disasters can inflict on the population.

Rankings

An effort has been made to be responsive to the Committee's direction to "...rank the principal threats to the population according to region and any other factors deemed appropriate." However, it is important to note that any ranking of the threats to communities and emergency management coordinators is potentially misleading because of: (1) the wide variations that can occur with the application of different criteria to the same threat, (2) the significant differences the impact of a particular disaster may have on a region and the individual States within that region, (3) the fact that threats in one region are not necessarily applicable to another region, (4) variances in the types of data collected on each threat, and (5) the lack of available data in some cases with which to develop a reasoned ranking. The variances in or lack of available data were critical factors which hampered attempts to make viable rankings of threats by region.

Relative rankings of threats by regions were also difficult because of widely varied factors such as the frequency of disaster occurrence; the level of community preparedness in areas vulnerable to various threats; the degree to which disasters strike urban or largely rural, sparsely populated areas; the way local emergency managers perceive and rank the potential severity or magnitude of particular threats in their reports to FEMA; the impact “worst case” disasters have on considerations for ranking them as significant threats and the potential critical danger of a particular threat which, in fact, may occur only infrequently.

Floods, hurricanes, tornadoes, winter storms, earthquakes, landslides, fires and hazardous material incidents represent the primary threats facing communities and emergency management coordinators. This by no means diminishes the magnitude of the many other threats discussed in this report. The national security threat, for one, is recognized as a key responsibility of the nation’s emergency managers. All hazards must be addressed in the effort to adequately protect the nation’s people and property from the threats they face.

FEMA’s Mission — Preparedness, Mitigation, Response & Recovery

The Federal Emergency Management Agency is responsible for ensuring the establishment and development of policies and programs for emergency management at the Federal, State and local levels. This responsibility includes the development of a national capability to mitigate against, prepare for, respond to and recover from the full range of emergencies, i.e., natural and technological disasters and national security emergencies.

In view of the broad range of threats to the population and industry of the United States, the Federal Emergency Management Agency is also responsible for ensuring that plans are in place as part of an integrated, all-hazard emergency management program. While the nature of some emergencies (e.g., earthquakes, hurricanes, tornadoes, radiological emergencies, etc.) does require certain hazard-specific procedures and activities, the goal of the Agency is to ensure that an integrated, all-hazards emergency management capability is established at all levels of government.

The Agency has a wide range of programs that provide financial and technical assistance to State and local governments. It has also established new procedures, in the form of the *Federal Response Plan*, that will improve the provision of Federal resource assistance to States in the critical period *during or immediately after* a catastrophic event. The benefits from these programs help State and local emergency managers meet their responsibilities for coordinating the government activities that their communities need to cope with the numerous disasters that threaten them.

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INTRODUCTION

As part of the review process for the Fiscal Year (FY) 1991 budget of the Federal Emergency Management Agency (FEMA), the Senate Appropriations Committee (hereinafter referred to as the "Committee") has directed FEMA to update annually the study on the principal threats facing communities and local emergency management coordinators. The specific task (originally assigned in FY 1990) was as follows:

The Committee directs FEMA to prepare a study on the principal threats facing communities and local emergency management coordinators. The Committee understands that certain natural and man-made disasters threaten communities with a varying degree of severity and frequency. The study should rank the principal threats to the population according to region and any other factors deemed appropriate.

Background

Every day, the population of the United States is at risk from a broad spectrum of threats. The scope of these threats ranges from the impact of a house fire in an individual home to a hazardous materials incident, perhaps on an Interstate highway, to the devastating effect a catastrophic natural disaster such as a major earthquake would have on many thousands of square miles. It also includes the single potentially most threatening event of all—nuclear attack.

What is the potential impact of these disasters on the population and the government of this country? The rapid technological growth in the United States during this century has resulted in an infrastructure, tightly interconnected by vast systems of sophisticated communications and transportation, integrating industry, government and even other nations. This infrastructure is continually exposed to disruption—or destruction in a catastrophic event—by the full range of disasters that threaten this country. The concurrent urbanization of the United States, particularly since World War II, has substantially increased the numbers of people exposed to a particular threat in a given area.

These points were brought home vividly in the Fall of 1989 with the impact of Hurricane Hugo on the Virgin Islands, Puerto Rico, and North and South Carolina and the Loma Prieta earthquake in the San

Francisco Bay area. Television brought the scenes of devastation into the homes of millions of people. In Hurricane Hugo, people were able to watch the landfall of Hugo and witness the tremendous winds and destruction as they occurred. In succeeding days, they saw the scope of the damage inflicted by the hurricane, including the disruption of governmental services, communications, transportation and industry. Minutes after the Loma Prieta earthquake rocked the San Francisco Bay area, millions of viewers were able to see the destruction on bridges, the major fire in the City of San Francisco and the rescue efforts on a major road system that had collapsed. The magnitude of the destruction in these incidents provided significant evidence of the continuing dangers posed by the variety of threats to this Nation.

In 1991, there were a number of examples of the need to prepare for all potential hazards, some identified, some newly recognized.

- In January 1991, after the beginning of the Desert Storm conflict, the nation's emergency managers went on alert to guard against the possibility of terrorist attacks. Using the procedures outlined in the *Federal Response Plan*, there was constant contact between the Federal, State and local levels of government in order to quickly react to any war-related incident that could occur within the U.S.
- On April 9, there was a power failure on the entire island of Oahu in Hawaii. While the most critical activities could rely on the backups generators for electricity, the 12 hour failure still resulted in costs of from 20 to 100 million dollars in damages from closed businesses and increases in traffic accidents.
- On July 14, a freight train derailed in California, dumping 13,000 gallons of metam sodium liquid, a weed killer, into the Sacramento River. The chemical dump caused a 11-mile spill that killed all aquatic life downriver. Contact with water also produced a toxic gas that affected residents in the area. Cleanup of the spill continued for months.
- Telephone service in the New York area failed for several hours after a switching station's emergency generator malfunctioned on September 17. Besides hindering commerce in a business region heavily dependent on telecommunications, the failure also affected the operation of three major area airports. There were cancellations of 458 flights along with other delays that affected an estimated 31,000 airline passengers.

- In October 1991, wildfire swept through an area of over 1,800 acres in the hills of Oakland and Berkeley, California. Because this once forested area now had a number of housing developments, fires killed 24 people and left 5,000 homeless. Financial losses are expected to reach between 1.5 and 2 billion dollars.

The Threats

For the purposes of this report, three major categories of threats will be discussed: natural, technological and national security.

Natural threats, the largest single category of repetitive threats to communities and emergency management coordinators, come from weather-, geological-, seismic- or oceanic-related events. They affect any area of the country. Their impact can be localized or widespread, predictable or unpredictable. The damage can range from minimal to major (depending on whether the disasters strike rural or urban population centers). If the damage from a disaster incident is severe enough, it can have long-term impact on the infrastructure of any given location. Natural threats include avalanche, dam failure, drought, earthquake, flood, hurricane/tropical storm, landslide, subsidence, tornado, tsunami, volcano, wildfire and winter storm.

Technological/man-made threats represent a category of events that has expanded dramatically throughout this century with the advancements in modern technology. Like natural threats, they can affect localized or widespread areas, are frequently unpredictable, can cause substantial loss of life (besides the potential for damage to property), and can pose a significant threat to the infrastructure of a given area. Technological/man-made threats include hazardous materials incidents at fixed facilities or in-transit accidents, power failures, radiological incidents at fixed facilities or in-transit accidents, structural fires, telecommunications failures and other types of transportation accidents.

National security threats are those threats that primarily come from actions by external, hostile forces against the land, population or infrastructure of the United States. The potential for damage from national security emergencies ranges from the relatively localized damage that could be expected to result from a terrorist incident to the catastrophic devastation that could be expected from a chemical, biological or nuclear attack on the United States. Like the other categories of threats, national security threats can be either predictable or unpredictable (e.g., an unexpected surprise attack *versus* an attack following a buildup of tensions). National security threats include ballistic missile

attack, chemical and biological attack, civil disorder, and nuclear attack along with terrorism. (While terrorism is not a form of attack like the other national security threats, it does represent an important national security threat that encompasses a number of different attack threats.)

The Nature of Threats

A single threat cannot be viewed as a constant, either in terms of the potential for damage to property, loss of lives or the preparedness measures that must be undertaken to protect the population and infrastructure. For example, the State of Texas experienced 4,110 tornadoes during the period from 1959 to 1989, a significantly higher number than registered for any other State. However, these tornadoes often touched down in rural or sparsely populated areas, causing very limited amounts of damage. Conversely, a single tornado or outbreak of tornadoes in a more urbanized area can cause tremendous losses of life and property, as shown in the following example.

Ohio sustained a significantly lower number of tornadoes than Texas during the same years of 1959 to 1989—a total of 467. Yet, in April 1974 during an unusually severe outbreak of 144 tornadoes in a two day period, the city of Xenia, Ohio, suffered 33 deaths, had 1,200 structures demolished, 1,500 structures damaged and total damage reaching an estimated \$70 to \$90 million (according to American Insurance Association estimates). If the same outbreak of tornadoes had occurred in an isolated area, the losses would probably have been negligible.

A disaster also cannot be viewed as an isolated event with a predictable kind of damage, i.e., each can trigger a series of other related incidents that can substantially increase the impact of the original disaster event. Such secondary events could, in fact, result in significantly higher death rates or increased damage. The following are some classic examples of the “secondary effects” of a variety of disasters:

- In 1964, the Prince William Sound earthquake in Alaska generated a marine landslide that undermined the Valdez Delta. A total of 122 persons in Alaska, Washington, Oregon, California and Hawaii drowned in the tsunami resulting from the marine landslide.
- The Mount St. Helens eruption in 1980 generated the largest landslide in recorded history—2.8 million cubic feet of rock. This event has created three “natural” dams that, in the opinion of the U.S. Geological Survey, are extremely unstable,

presenting the possibility of a collapse and release of millions of gallons of water from the lakes that have formed behind the dams.

- The extensive and widespread blow-down of timber by the impact of Hurricane Hugo in 1989 created a potentially critical fire hazard in South Carolina.
- The Loma Prieta earthquake in 1989 caused or reactivated large-scale landslides, including the collapse of a sea cliff where one death was recorded. The U.S. Geological Survey has estimated that literally thousands of possible landslides have been formed to the south. The potential hazard of these landslides could be revealed if a severe coastal storm should occur.

Thus, communities and emergency management coordinators are faced with not only the threats themselves, but also with a wide variety of other factors that make the process of mitigating against, preparing for and responding to them far more complex.

The predictability of a hazardous event or the magnitude of its impact depends on the nature of the particular hazard itself. There is a seasonal association for certain types of natural threats such as tornadoes and hurricanes. Other threats such as earthquakes have no seasonal relationship and predictability is nearly impossible. Technology has simply not progressed to the point where the timing of an earthquake can be predicted with any degree of reliability.

There is also a significant variance in the potential impact of a disaster on a "prepared" jurisdiction *versus* an "unprepared" jurisdiction. For example, the earthquake preparedness and mitigation measures taken in San Francisco and Los Angeles have proven to be significantly effective in reducing the magnitude of losses from large earthquakes—high-rise structures in San Francisco built according to stringent earthquake building codes showed little to no damage during the Loma Prieta earthquake. Although the seismic risk in Charleston, South Carolina, and the New Madrid Seismic Zone (including Missouri, Arkansas, Tennessee, Kentucky and Illinois) is great, the lack of major seismic activity in these areas during this century has lessened the fear of the threat. Consequently, many of the jurisdictions in these areas have not implemented strong earthquake building codes like those in San Francisco and Los Angeles. Thus, the impact of a major earthquake in the New Madrid Seismic Zone or around Charleston, South Carolina, could result in tremendous losses of life and property that could possibly be avoided with more stringent measures for preparedness and mitigation.

The same is also true for other types of threats. The infrequent occurrence of severe storms or the erratic paths they sometimes take over areas not normally prepared to cope with such storms can result in reduced warning times and preparedness measures. For example, inland cities such as Charlotte, North Carolina, do not normally expect to sustain major hurricane damage. Based on the original path of Hurricane Hugo, it was predicted to pass far to the east of the city, primarily along coastal areas. Hugo, however, followed an extremely erratic course and shifted, causing significant damage in Charlotte. In another example, a major winter storm in the midwestern States could be disruptive but may not cause major damage since residents and communities in these areas are better prepared for such a storm. Conversely, a similar storm in the Deep South could result in higher death rates and major damage to roads, communications, transportation and utilities because of fewer preparedness measures taken due to the infrequency of major winter storms in that area.

There is also no unanimity among experts about how potential atmospheric and other environmental changes caused by the long-term effects of phenomena such as *acid rain* and the *greenhouse effect* may impact upon the United States. There is, however, a growing consensus that weather trends on the African Continent, where most hurricanes that affect the continental United States form, could result in an increase in the frequency and severity of hurricanes hitting the United States mainland during the next decade.

**The Changing
National Security
Threat**

Perhaps the greatest changes in hazards to the nation occurred in the area of national security. Recognizing this the Congress directed that:

FEMA's next report assessing threats facing local communities (page 125, Senate Report 102-107) shall include an evaluation of the implications that the major political reformations taking place in the USSR and Eastern Europe have for FEMA's program emphases.

A formal estimate of the security threat to the nation is the responsibility of intelligence agencies using classified sources of information. Statements in this report should not be construed as such an estimate. FEMA has used information in open, unclassified sources to outline how changes in the world situation could affect State and local emergency management. A review of potential national security threats

from unclassified sources shows that, while there have been some favorable trends in the world, the Federal, State and local governments still need to build and maintain capabilities to respond to consequences of an attack, perhaps more limited in scope but potentially catastrophic nonetheless.

On the positive side, the year 1991 saw favorable changes not only in Eastern Europe, but all over the world, in terms of the nature of the national security threat to the United States.

Conventional Forces

Traditionally, defense planners envisioned that a nuclear attack against the United States would come as the result of a conventional conflict fought between NATO and the Warsaw Pact in Europe. Since the signing of the Conventional Forces in Europe (CFE) and German unification agreements last year, the probability of full-scale conventional conflict in Europe has diminished considerably.

- On April 1, 1991, the Warsaw Pact was formally abolished as a military alliance. July 1 marked its last meeting as a political organization.
- Soviet forces were entirely withdrawn from Czechoslovakia and Hungary by June 1991, with announced plans for a total withdrawal from Eastern European countries by 1994.
- Disagreements on aspects of the signed CFE Treaty that arose this year were resolved and the US Senate ratified the treaty in November.

Strategic Forces

These favorable trends in the reduction of the possibility of a full-scale conventional war between the US and USSR were overshadowed, however by even more dramatic moves to reduce the risk of nuclear war.

- The last of the American and Soviet intermediate range nuclear missiles in Europe were destroyed by May under the provisions of the 1988 Intermediate Nuclear Force Treaty.
- The US and USSR successfully completed a Strategic Arms Reduction Treaty (START) in July 1991, which will eventually reduce strategic warhead inventories on both sides by a third from current levels.
- At the end of September, President Bush announced a unilateral move to withdraw and destroy all land-based tactical nuclear weapons in the US inventory, withdraw sea-based tactical weapons, and reduce the in alert levels for part of the US strategic nuclear force. Eight days later, USSR President Gorbachev

announced similar reductions in Soviet tactical weapon inventories, along with a unilateral 1,000-warhead cut in strategic weapons and a suspension of nuclear testing.

Nuclear Proliferation

Other nations around the world have also started to make moves to limit the development and spread of nuclear weapons.

- In November 1990, the presidents of Argentina and Brazil signed a pact banning the production and testing of nuclear weapons in their countries. Both countries had previously been considered dedicated to developing a nuclear capability.
- India and Pakistan, two potential nuclear adversaries in Asia, have signed treaties that promise to prevent them from attacking each other's nuclear facilities and establishing a series of confidence building measures to reduce the risk of conflict on the sub-continent.
- In December, South Korea announced that it was free of nuclear weapons. Soon thereafter, North and South Korea started to work on negotiations to establish the Korean peninsula as a nuclear-free zone.
- Finally, China and South Africa, two long time holdouts to international controls of nuclear weapons, have pledged to accede to the provisions of the Nuclear Nonproliferation Treaty.

Security Problems

All these signs of a reduction in the military threat to the nation's security, however, were tempered by one event: the dissolution of the Soviet Union. The breakup of one of the world's two military superpowers has complicated matters considerably. The uncertain control over the military hardware left after the demise of the Soviet Union presents a major problem. The end of the USSR also presents the possibility that other nations hostile to the United States could purchase advanced weapons expertise from former Soviet technicians.

The first big issue is the control of the strategic nuclear arsenal of the former Soviet Union. In forming the Commonwealth of Independent States (CIS) to replace the Soviet Union, the signatories agreed to adhere to treaties signed by the former USSR and establish a centralized command over the Soviet nuclear weapons inventory. Still, the varying statements by some CIS republic presidents regarding the decommissioning of weapons on their territories, continuing arguments over the control of conventional forces, and the failure to establish a workable system for the centralized control of CIS nuclear weapons causes

Military Capabilities of CIS Republics

	Strategic Missiles	Missile Production	Aircraft Production	Uranium Production	Nuclear Reactors
Russia	●	●	●	●	●
Ukraine	●	●	●		●
Belarus	●				
Kazakhstan	●			●	●
Tajikistan				●	
Kirghizia				●	
Uzbekistan			●	●	
Georgia			●		
Armenia					●

Source: Nuclear Weapons Databook: Vol IV, Soviet Nuclear Weapons, 1989

Figure 1

concern. *Figure 1* shows that a number of the republics of the former Soviet Union have a considerable ability to develop and use nuclear weapons.

The economic weakness of the CIS republics adds an additional complication. The effort for the republics to decommission the nuclear warheads in their possession will take a considerable amount of time and (now extremely scarce) money. One expert estimated that it would take ten years and \$2 billion just to destroy all the tactical nuclear weapons in the former Soviet inventory. In an even worse case, despite the desire expressed by the Soviet Union in its last months to destroy its inventory of chemical weapons, DOD reported that there was not "a facility capable of destroying their declared chemical agent stockpile of 40,000 tons."

Uncertainty about the military control and management of the large stockpile of high-tech military weapons left by the breakup of the Soviet Union brings up another critical issue. The potential for a breakdown in central control of the region's armaments could increase the possibility of high-tech weapons being stolen. While there are security measures that make it unlikely that stolen nuclear weapons could be easily used, they still could be profitably exploited for their enriched nuclear material. The end of 1991 saw a number of rumors of CIS-based smuggling rings offering enriched uranium for sale.

The most plausible concern, though, is that the technical expertise of ex-Soviet military scientists could be up for sale. In the last year of the Soviet Union, a chronic economic crisis led to some academies going

without funding for months. One former Soviet scientist described the situation as one where "everybody now worries about the same thing—surviving—and in which a skilled scientist may earn one-fourth to one-half the salary of a bus driver..." With the dim prospects for CIS military production, scientists may be willing to either emigrate or serve as "consultants" to the military establishments of less technically advanced countries. Vyacheslav Roszanov of the Kurchatov Institute of Atomic Energy has already reported that Libya has attempted to attract several Soviet nuclear specialists.

The former Soviet Union is not the only potential source of weapons technology for hire. CIA Director Robert M. Gates, in his February 25, 1992 testimony before the House Foreign Affairs Committee, noted that China, while paying lip service to international efforts to limit weapons proliferation, still was willing to sell nuclear reactors and ballistic missiles to less technically developed nations. Director Gates also pointed out that North Korea, despite its professed interest in arms control "constitutes one of the world's largest proliferation threats." Unwilling to admit the fact of its current effort to develop a nuclear weapons capability, North Korea could move from its current trade in ballistic missiles to the delivery of "nuclear materials on the world market for hard currency."

One only has to refer to the 1991 Gulf War for an illustration of the danger that the United States still faces. Despite the breakdown of its communication infrastructure, Iraq was still able to use ballistic missiles to inflict casualties on American servicemen. Discoveries after the war, however, brought even more concerns. On its seventh post-war inspection trip, a UN inspection team discovered evidence of an extensive Iraqi nuclear weapons program. The discovery pointed out that almost any determined country could start the drive towards a nuclear capability without being detected.

Conclusion

A review of potential national security threats from unclassified sources shows that, while there have been some favorable trends in the world, the Federal, State and local governments still need to build and maintain capabilities to respond to consequences of an attack, perhaps more limited in scope but potentially catastrophic nonetheless. This conclusion is based on the following factors:

- A traditional assumption guiding CD attack preparedness planning has been the threat of a massive, coordinated strategic nuclear attack by the Soviet Union following the start of a conventional conflict between NATO and the Warsaw Pact. The Warsaw Pact and Soviet Union have dissolved, and their total threat is no longer credible. However, devastating strategic

capabilities will remain in the former Soviet Union for many years to come; control of those capabilities, and the possible intent to use them, will remain uncertain for the foreseeable future.

- While the nuclear capable republics of the CIS, which succeeded the Soviet Union, have expressed an interest in nuclear disarmament, it will take years to physically dismantle weapons. In the meantime, a radical change in political stability within the CIS could dramatically change the potential national security threat for the U.S. As CIA Director Gates noted in his recent testimony before the House Foreign Affairs Committee, *“even a diminishing [CIS] strategic arsenal will still be capable of devastating the United States and other countries. Therefore, as long as there is any possibility that turmoil in the regime could stimulate the emergence of a new hostile regime, the remaining strategic weapons will constitute a danger to us.”*
- The international community is starting to recognize the importance of limiting the spread of high-level military technology, especially for ballistic missiles and weapons of mass destruction. The case of the Iraqi and North Korean nuclear programs shows that some nations will not forego developing highly lethal weapons if they believe that such weapons enhance their foreign policy options.
- Although the most devastating form of attack—massive, strategic nuclear attack—has dropped to lower probability, concern over other national security threats in more limited forms have not disappeared and, given the threat of weapons proliferation, may actually increase in the future. Therefore, the people and property of the U.S. remain subject to possible attack in various other forms from hostile nations or terrorists.

**Preparedness
Measures/
Hazard Mitigation
Activities**

Federal, State and local emergency managers must prepare their communities against the wide range of threats that they face daily, in spite of the many variables involved. Regardless of whether the emergency manager is preparing for the threat of a severe storm, a tornado, or the threat of conventional or nuclear attack there is one common denominator: *emergency management is like insurance—it may never have to be used, but if it is not available when needed the losses can be staggering.*

The civil defense program provides the primary means by which State and local governments can develop the infrastructure of emergency management personnel, facilities, communications, hardware and

systems to prepare for and respond to the full range of disasters that may threaten the population of the United States. State and local emergency management personnel, who are funded by the civil defense program, develop Emergency Operations Plans and procedures to prepare for, respond to and recover from natural and technological/man-made disasters and all forms of attack. The implementation in 1988 of a survivable crisis management effort by FEMA's civil defense program has initiated the means by which each State and local jurisdiction will have the ability to direct, control, manage and coordinate emergency operations, both within the jurisdictions and in cooperation with other State and local governments and the Federal government.

Modern technology has significantly enhanced our ability not only to forecast the impact of some disasters, regardless of whether they result from natural, technological/man-made or national security threats, but also to take measures to reduce the potential loss of life and damage to the infrastructure. Our predictive ability to forecast severe storm conditions or the possibility of tornadoes has enhanced the preventive and safety measures that can be taken by the population. The ability to project the path of hurricanes usually allows adequate time to undertake protective measures on structures and evacuations, thereby reducing the loss of life. Spring flooding can frequently be predicted based on the snowfall levels at higher elevations and forecast temperature levels.

However, the degree to which forecasting can contribute to predicting disasters varies. The flash flood in Shadyside, Ohio, that swept 26 people to their deaths on June 14, 1990, came without warning. Technology has not progressed to the point where the timing or severity of an earthquake can be predicted with any degree of reliability. In spite of the mitigation measures that can be taken, such as applying strict standards in the construction of buildings, highways and other structures, millions of residents in earthquake-prone areas throughout the country are still vulnerable to a sudden, unexpected occurrence.

Mitigation programs undertaken in response to a wide range of threats do, however, result in measurable numbers of lives saved and property protected, regardless of whether the event can be predicted. Mitigation efforts such as earthquake resistant engineering were critical in reducing the loss of life in the Loma Prieta earthquake. Bridges, roads and buildings that were built according to stringent earthquake standards stood up well during the earthquake. Other structures that had not been built according to strict standards did not fare so well, as was evident from the destruction of the Oakland freeway. Hurricane preparedness activities, including media announcements, the dissemination of printed information for residents in threatened areas prior to

impact and floodplain management initiatives have gone far in reducing the impact of water/wind-related disasters in coastal and inland areas.

**Threats
Affecting the
United States**

The following sections describe the primary threats that the United States faces and provides general information concerning the dangers posed by them.

There are many threats facing the nation's population and infrastructure. Threats can be widespread or localized, affecting one or more States. Periodic and at times little publicized disasters resulting from floods, tornadoes, landslides and fires take scores of lives and cause hundreds of millions of dollars in property damage annually. The magnitude of the losses of major disasters, such as Hurricane Hugo and the Loma Prieta earthquake in California, when viewed in relationship to the loss of life, property damage, disruption of services and long-term impact on the affected population, serves to heighten the realization of the vulnerability of the United States to such events.

The vulnerability to threats is further magnified by the fact that analyses of future trends in disaster prevention and preparedness are complicated by the identification of newer threats, some of which were virtually unknown 20 or 30 years ago. Advancements in technology and the increased development and use of chemicals over the past decades have resulted in the rise of a new and wide range of threats. Estimates of the impact of some of these threats are often difficult because of a lack of experience with them or a thorough knowledge of the full range of their impact. However, the extent of their effects has been demonstrated in recent years by the tragedies of Bhopal and Chernobyl.

For the purposes of this study, three major categories of threats will be discussed: natural, technological and national security. Each class of threats is broken down further into specific incident types. For each type of incident, information is provided to define the hazard, its national frequency, regions at risk, season(s) in which it may occur, its effects, the worst recorded event and relevant statistical information and discussion.

block

NATURAL THREATS

Natural threats, the largest single category of repetitive threats to communities and emergency management coordinators, come from weather-, geological-, seismic- or oceanic-related events. They pose a threat to any area of the country; their impact can be localized or widespread, predictable or unpredictable. The damage resulting from natural disasters can range from minimal to major (depending on whether they strike major or minor population centers). The impact of extremely severe natural disasters can have a long-term effect on the infrastructure of any given location. Natural threats include avalanche, dam failure, drought, earthquake, flood, hurricane/tropical storm, landslide, subsidence, tornado, tsunami, volcano, wildfire and winter storm.

Handwritten mark or signature

Avalanche

Definition *A mass of sliding snow in mountainous terrain with large snow deposits on slopes of 20 degrees or more*

National Frequency Approximately 10,000 avalanches are reported each year. There may be as many as 100 times more that are not observed or recorded. From 1980 to 1985, Alaska recorded 441 avalanches that affected people.

Regions at Risk The mountain ranges in New Hampshire, Vermont and the Far West have avalanches where the primary risk to people exists in recreational areas that feature climbing and skiing. Transportation corridors along numerous year-round highways and railroads in the western risk areas experience frequent avalanche activity. In Alaska alone, from 1975 to 1985, 205 avalanche events blocked highways, hitting or disabling 30 vehicles; 274 events blocked railroads, derailing 21 cars. Avalanches closed Colorado highways on 60 days during the winter of 1983-1984. The map in *Figure 2* illustrates the risk severity for snow avalanches by State.

Season(s) Fall, Winter, Spring.

Effects Annually, an average of 140 Americans are caught in avalanches; 65 are buried and 17 are killed. While there are no national cost figures available, the economic impact of avalanches that damage and destroy public, commercial and private property and forest lands includes the costs for restoration, maintenance and subsequent litigation. The following examples of some of the costs incurred in specific areas have been taken from the *National Research Council 1990 Report entitled, Snow Avalanche Hazards and Mitigation in the United States, pp. 17-19.*

- Avalanches cost the Washington State Department of Transportation an estimated \$330,000 each year. That figure does not include State salaries and expenses for avalanche control or plowing and snow removal.
- Costs from damages caused by avalanches in Alaska were estimated to be at least \$11.4 million during the years of 1977 through 1986.

- Rescue operations cost \$74,250 for an avalanche on U.S. Forest Service land in Colorado that killed four people near a ski area on February 18, 1987. Additional undisclosed expenses related to preparation for anticipated litigation were also incurred.
- A March 31, 1981, avalanche in Californian's Alpine Meadows ski area resulted in seven deaths and caused approximately \$1.5 million in property damages. The ensuing law suits (not including appeals) cost in excess of \$1,500,000. The cost of the undisclosed out-of-court settlements potentially could have been \$14 million.

Worst Event

Definitive data unavailable. The worst period in American history for avalanche-related deaths was during the Colorado gold and silver mining fields from 1880 to 1920 when about 400 people were killed.

Discussion

Avalanches, which are the most frequent form of lethal mass movement, can be triggered by various means, including earthquakes. They generally occur in the Rockies and other mountains of the western States. There is no centralized reporting of occurrences because most incidents happen in remote, sparsely populated locations and seldom inflict permanent damage. The avalanche threat is becoming more significant because of increased development and recreation in mountainous regions.

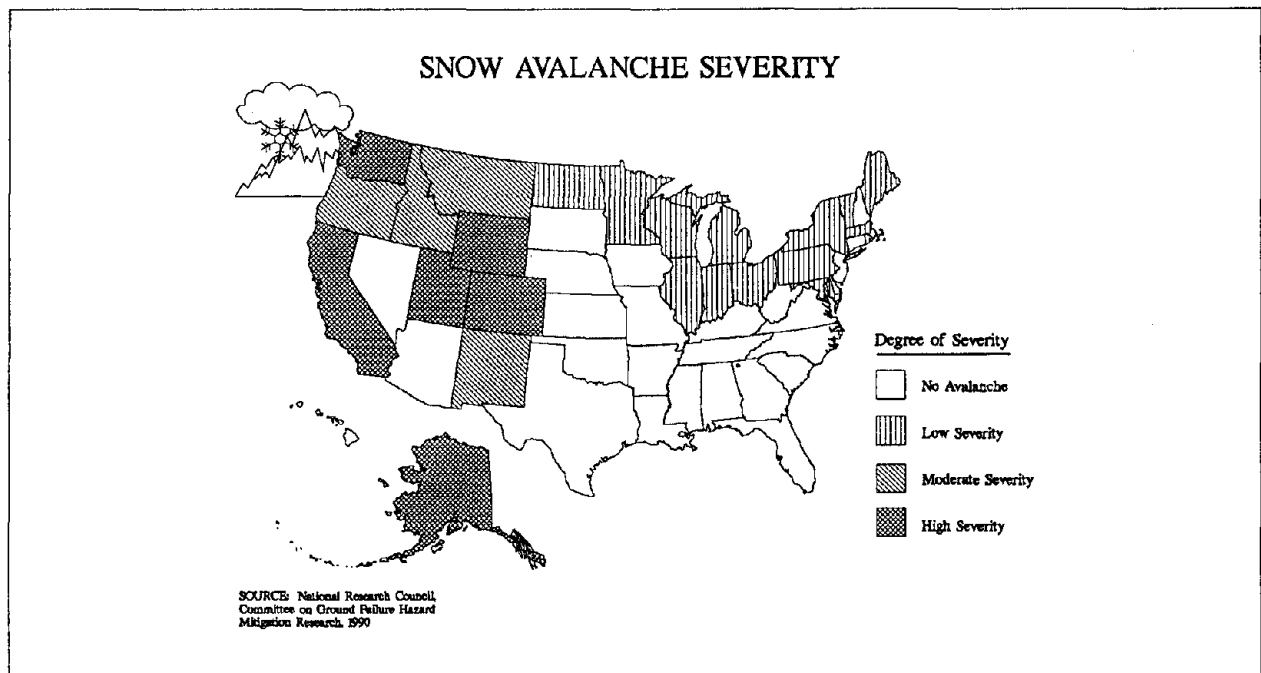


Figure 2

Dam Failure

Definition *Collapse or failure of an impoundment that causes downstream flooding*

National Frequency Dam failures occur several times annually, however, no national average is available.

Regions at Risk There are over 80,000 dams throughout the States. More than 20,000 of them are classified as posing "high" or "significant" hazards. These designations mean that, if such a dam failed, lives would be lost and extensive property damage would be suffered. *Figure 3* lists some of the dam and levee failures from 1874-1982 in which lives were lost.

DAM & LEVEE FAILURES IN THE U.S. 1874 - 1982			
YEAR	LOCATION	STRUCTURE	DEATHS
1874	Williamsburg, MA	Earth Dam	144
1889	Johnstown, PA	Earth Dam	2,209
1890	Walnut Grove/Prescott, AZ	Dam	150
1894	Mill River, MA	Dam	143
1900	Austin/Austin, PA	Dam	8
1928	St. Francis, CA	Dam (est.)	400-700
1955	Yuba City, CA	Levee	38
1963	Baldwin Hill, CA	Earth Dam	5
1972	Buffalo Creek, WV	Slagheap Dam	125
1972	Rapid City, SD	Dam	200
1976	Newfound, NC	Earth Dam	4
1976	Teton, ID	Earth Dam	14
1977	Toccoa, GA	Earth Dam	35
1982	Estes Park, CO	Earth Dams (2)	3
TOTAL			3,528-3,778

Source: Adapted from U.S. Nuclear Regulatory Commission/
A Risk Comparison.

Figure 3

Season(s) Dam failures usually occur as a secondary effect of storms or earthquakes.

Effects

The primary consequence of the dam failure hazard is loss of life and property damage downstream of the failure. Of the estimated 80,000 dams in the United States, about 95 percent are owned by State and local authorities and private organizations as opposed to the 5 percent owned by the Federal government.

Worst Event

The Johnstown earthen dam collapse and flood on May 31, 1889, resulted in the deaths of more than 2,200 persons.

Discussion

Between 1972 and 1981, the U.S. Army Corps of Engineers had responsibility for the inspection of all non-Federal dams. The responsibility has since been returned to the States. Inspection of Federal dams continues to be the responsibility of the owner agency. The number of unsafe dams in 1981 is shown in *Figure 4*. It is important to note in the Figure, however, that the age of the data does not necessarily mean that the number of dams considered "unsafe" at the time of inspection remains at that level today—some deficiencies may have been corrected while other dams may have become unsafe due to poor maintenance. FEMA is working on a new survey of the condition of the nation's dams, to be completed by the end of 1992.

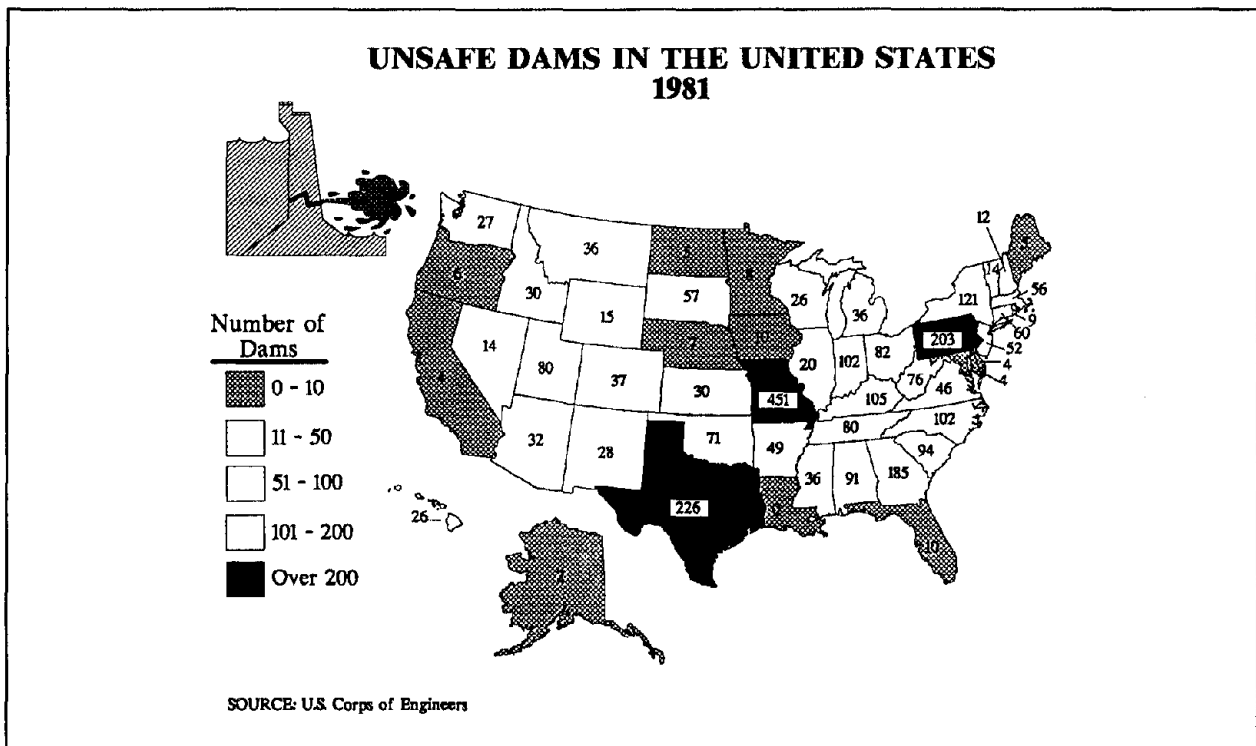


Figure 4

Drought

Definition	<i>A prolonged period without rain</i>
National Frequency	The frequency is difficult to measure. Droughts can happen at any time of the year.
Regions at Risk	The entire country is at risk.
Season(s)	Year round
Effects	Drought in the farm belt devastates crops, resulting in low yields and economic losses. Winds blow away top soil and create dust storms further eroding the fertility of the land. Water tables are lowered. Parched forest lands are more susceptible to wildfires during periods of drought.
Worst Event	"Dust Bowl" of the 1930's in the Southwest
Discussion	<p>Drought gripped much of the West and Midwest during 1987-1991. While beneficial rains in 1991 eased or erased drought conditions in some locations, other areas were not so fortunate. (See <i>Figure 5</i> for the changes in affected areas over the year.) Two areas in particular, the Missouri River Basin and California, continued to experience serious drought conditions during Fiscal Year 1991 as a result of several consecutive years of below average precipitation. Reservoir storage in both of these areas continued to be very low at the beginning of Fiscal Year 1991.</p> <p>The economic effects of a drought are both direct and indirect. For example, crop losses affect farming income which, in turn, may mean foreclosure of farms because of unserviced debt. Estimating the economic losses attributed solely to drought-related damage is difficult to do and can be misleading when compared from year to year because of constantly fluctuating commodity markets. Also, some areas of the country may suffer drought-related losses while other areas that produce the same crops have record yields, as was the case during the 1989 and 1990 growing seasons.</p> <p>Misuse of the land and lack of appropriate cultivation practices contributed to the severity of drought effects up until the last 50 years. Research, education and governmental financial aid has done much to</p>

restore the land and mitigate the impact of droughts since then. The trend for droughts may worsen in the long term because of the greenhouse effect and cause water shortages for irrigation in the west and for human consumption throughout the country (especially in overdeveloped areas).

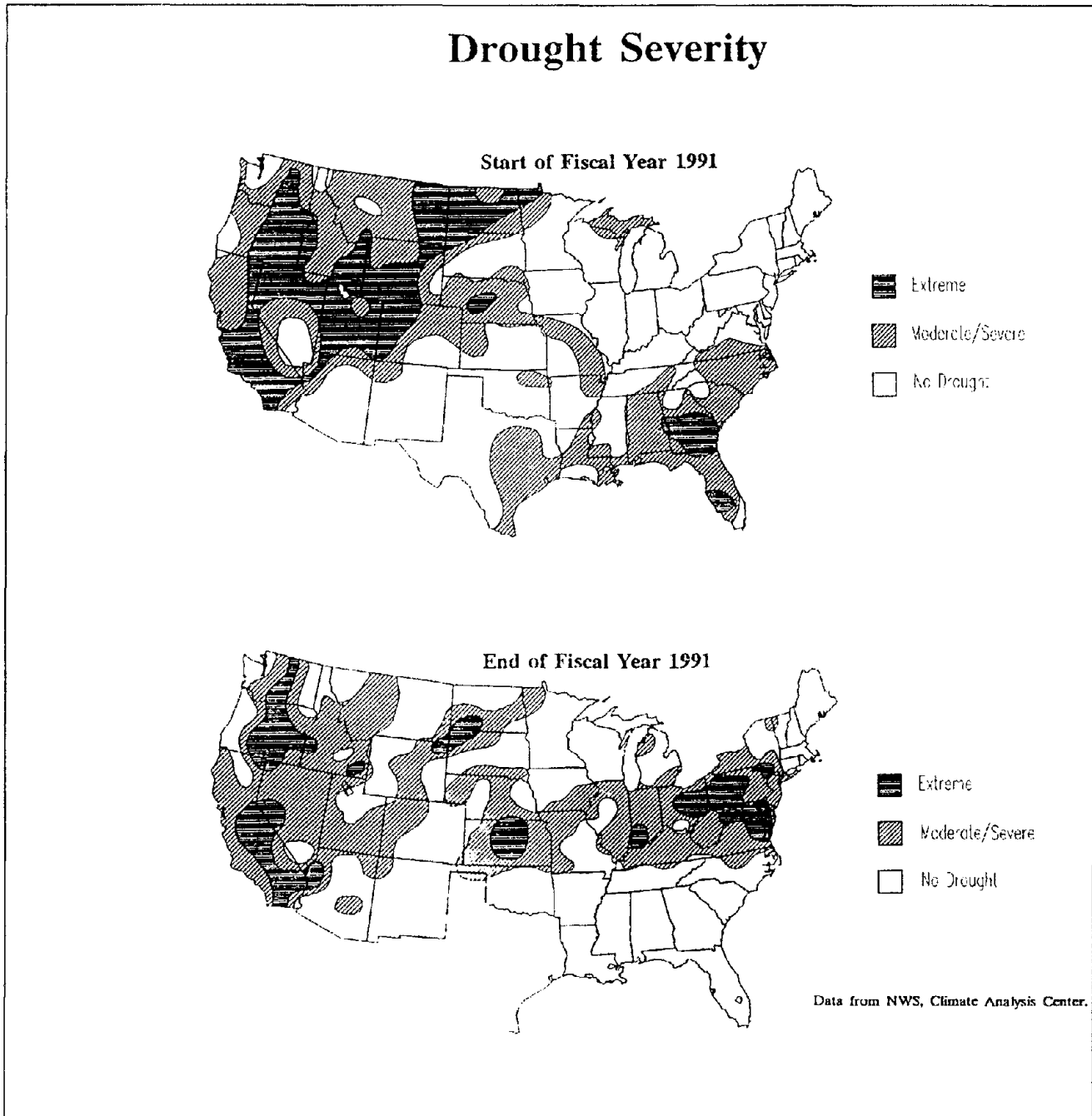


Figure 5

Earthquake

Definition *A sudden motion of the ground which may cause surface faulting (ground rupture), ground shaking and ground failure*

National Frequency Each year, there are literally thousands of earthquakes in the United States, most of which are of such small magnitude that they are not felt by the population.

Regions at Risk Wide areas of the United States have some vulnerability to earthquakes (*see Figure 6*). The most frequent earthquake events occur in States west of the Rocky Mountains, although historically the most violent earthquakes have occurred in the central United States. California is especially vulnerable because of its high seismic activity. Other highly vulnerable areas are those of Charleston, South Carolina, and the central United States (the New Madrid Seismic Zone), both of which were devastated by earthquakes in the last century.

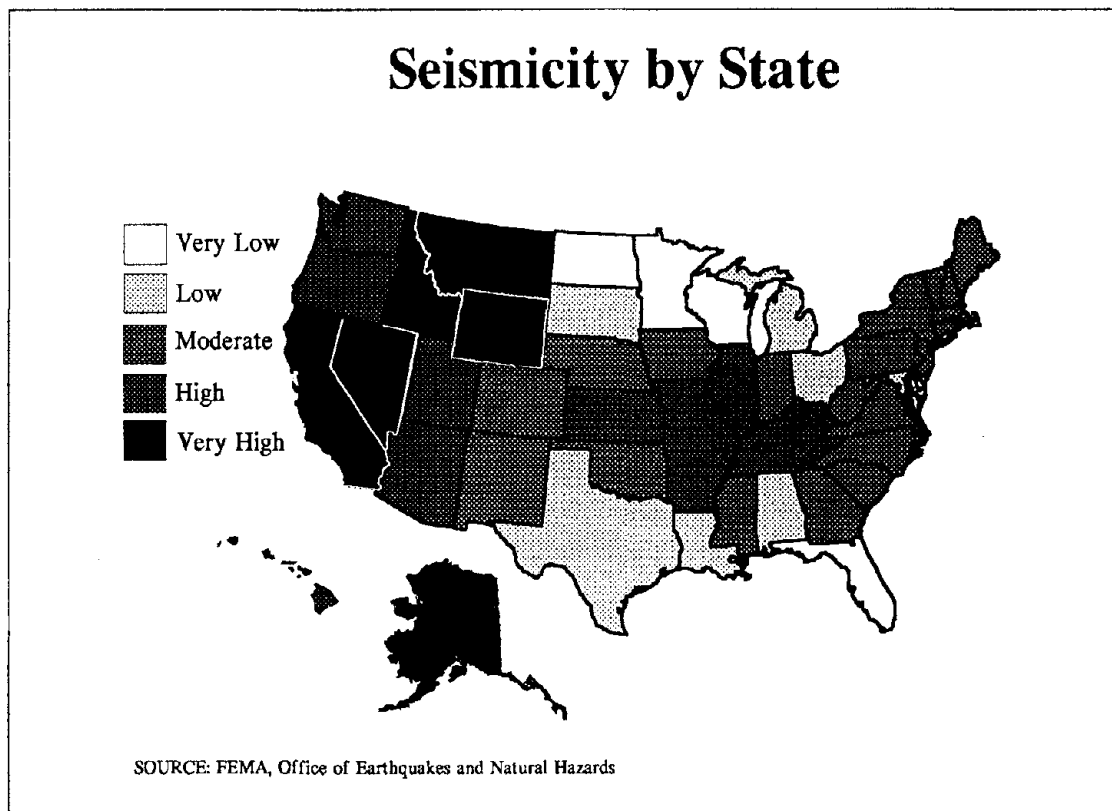


Figure 6

Season(s)

Year round

Effects

The greatest danger to life in significant earthquakes comes from falling objects, broken glass and structural failures. Severe earthquakes destroy power and telephone lines and gas, sewer or water mains which, in turn, may set off fires and/or hinder fire-fighting or rescue efforts. They may also trigger landslides, rupture dams and generate seismic sea waves (tsunamis).

Worst Event

The worst event for deaths occurred in the 1906 San Francisco quake when 700 lives were lost. The worst event for economic damage was the more than \$10 billion loss caused by the 1989 Loma Prieta earthquake. Figure 7 displays the 16 most significant earthquakes in the history of the United States and the number of deaths from each event.

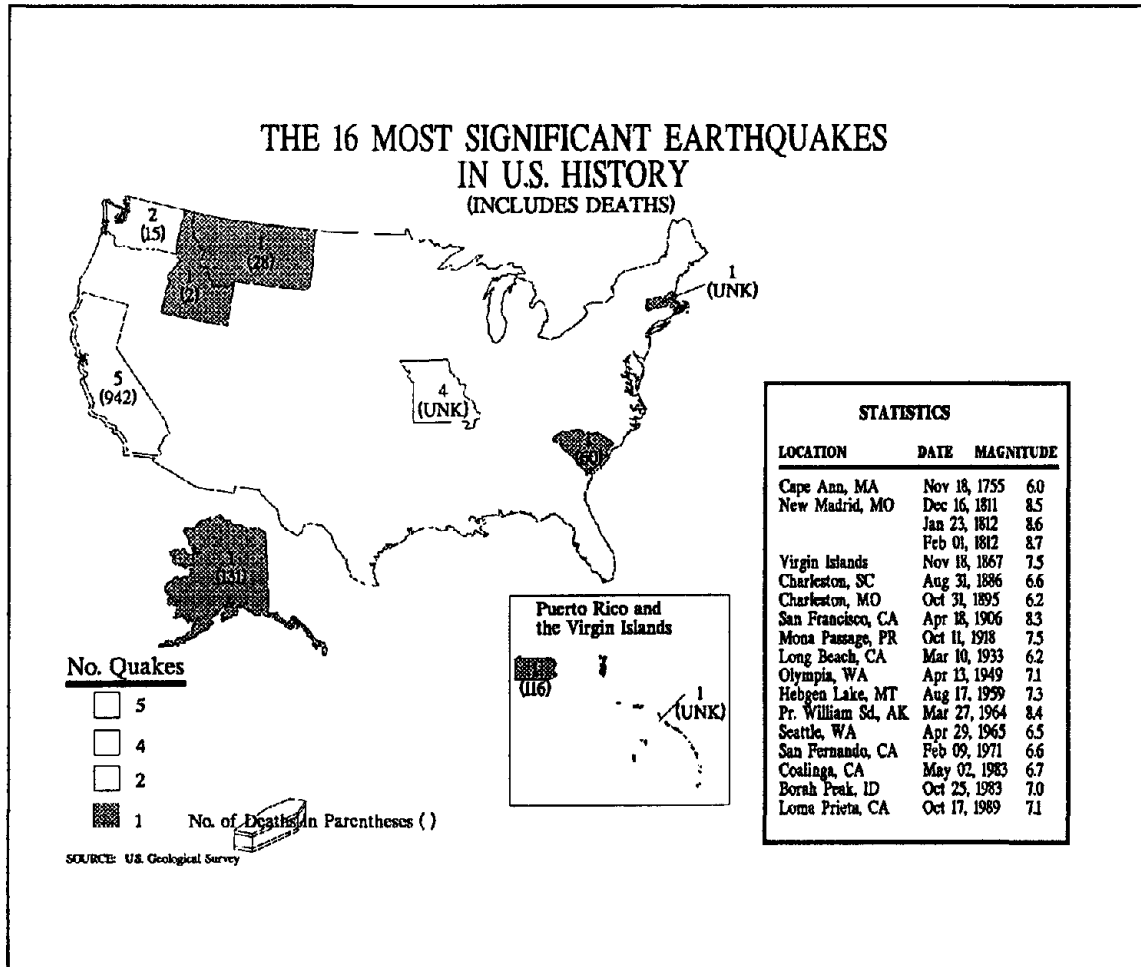


Figure 7

Discussion

Tens of potentially damaging earthquakes of a magnitude equal to 5 or greater on the Richter Scale occur annually in the United States. For example, in a typical year such as 1982, 70 earthquakes of a magnitude equal to 5 or greater on the Richter scale occurred throughout the country. Of these, there were 45 in Alaska, 22 in the contiguous 48 States and 3 in Hawaii. Great magnitude earthquakes (equal to 8 or greater on the Richter Scale), which are more infrequent, occur in the United States on an average about once every 12 years.

Earthquakes occur in virtually all 50 States, Puerto Rico and the Virgin Islands. They happen most frequently in California, Alaska and the Caribbean in the grid of faults, chains of volcanoes and mountains and deep oceanic trenches which are the boundaries between the great crustal plates that form the Earth's outer shell. Intraplate earthquakes—shocks within the interior of the giant crustal plates—are less common occurrences, but they can be equally destructive. Intraplate earthquakes are more typical of the types of earthquakes that occur in the eastern United States.

While earthquakes are relatively infrequent in the eastern States, an earthquake the magnitude of Loma Prieta could cause significantly more damage in the eastern States than it did in California. Because of unique factors relating to the length of time seismic waves take to diminish in the East, the ground shaking in eastern earthquakes extends over much larger areas than it does in western earthquakes of comparable magnitude. For example, the distributions of intensities of the 1811 New Madrid, Missouri, earthquake and the 1886 Charleston, South Carolina, earthquake were substantially greater than those of the 1906 San Francisco, California, earthquake and the 1971 San Fernando, California, earthquake.

Landslides, lateral spreads, differential settlements and ground cracks induced by earthquake ground shaking are a principal cause of damage and casualties. In the 1906 San Francisco, California, earthquake, lateral spreads and ground settlement were responsible for considerable damage in the city. This damage included the breaking of several water pipelines that, in turn, left the city largely defenseless against the conflagration that followed.

Earthquake magnitude is a measure of the strength of an earthquake, or the strain energy released by it, as calculated from the instrumental record made by the event on a calibrated

seismograph. Seismographs record a zig-zag trace that shows the varying amplitude of ground oscillations beneath the instrument. Sensitive seismographs, which greatly magnify these ground motions, can detect strong earthquakes from sources anywhere in the world. The time, location and magnitude of an earthquake can be determined from the data recorded by seismograph stations.

The Richter magnitude scale was developed in 1935 by Charles F. Richter of the California Institute of Technology as a mathematical device to compare the size of earthquakes. The magnitude of an earthquake is determined from the logarithm of the amplitude of waves recorded by seismographs. Adjustments are included in the magnitude formula to compensate for the variation in the distance between the various seismographs and the epicenter of the earthquakes.

On the Richter Scale, magnitude is expressed in whole numbers and decimal fractions. For example, a magnitude of 5.3 might be computed for a moderate earthquake, and a strong earthquake might be rated as magnitude 6.3. Because of the logarithmic basis of the scale, each whole number increase in magnitude represents a tenfold increase in measured amplitude. As an estimate of energy, each whole number step in the magnitude scale corresponds to the release of about 31 times more energy than the amount associated with the preceding whole number value.

Earthquakes with magnitudes of about 2.0 or less are usually called microearthquakes. They are not commonly felt by people and are generally recorded only on local seismographs. Events with magnitudes of about 4.5 or more—there are several thousand such shocks annually—are strong enough to be recorded by sensitive seismographs all over the world.

Floods

Definition

Four types of floods are included in this discussion.

- *Riverine—periodic overflow of rivers and streams*
- *Flash—quickly rising small streams after heavy rain or rapid snowmelt*
- *Urban—overflow of storm sewer systems, usually due to poor drainage, following heavy rain or rapid snowmelt*
- *Coastal—flooding along coastal areas associated with severe storms, hurricanes or other events*

National Frequency The frequency is undetermined, but there are numerous floods each year.

Regions at Risk Floods occur in every State and territory.

Season(s) Flooding can happen any time of the year, but predominates in the Spring.

Effects The National Weather Service attributed 46 deaths due to flooding in 1991. Property damage and agricultural losses for the 1991 fiscal year were estimated to be \$1.7 billion. The annual death toll from floods has averaged 146 over the past 20 years. The average annual figure for economic damage, derived from losses during the years of 1981 through 1990, stands at \$2.2 billion. The map in *Figure 8* shows the areas of the US with the greatest flood problems. Other effects from floods include crop damage and soil erosion. Flooding can also trigger secondary events such as power failure and landslide. In spite of risk reduction mitigation efforts for floodplain management, increasing numbers of households are at risk and increased damage is projected for the future.

Worst Event The worst recorded event (loss of lives) was the 1889 flood in Johnstown, Pennsylvania, in which more than 2,200 lives were lost. (The flood itself was actually caused by the failure of a dam upstream from Johnstown. This flood is a classic example of the “secondary effects” that can occur from another event.) The worst economic losses were incurred in the 1972 floods that resulted from Hurricane Agnes (\$4 billion) and the 1973 spring flood of the Mississippi River system (\$1.2 billion).

United States Areas Subject to Flooding

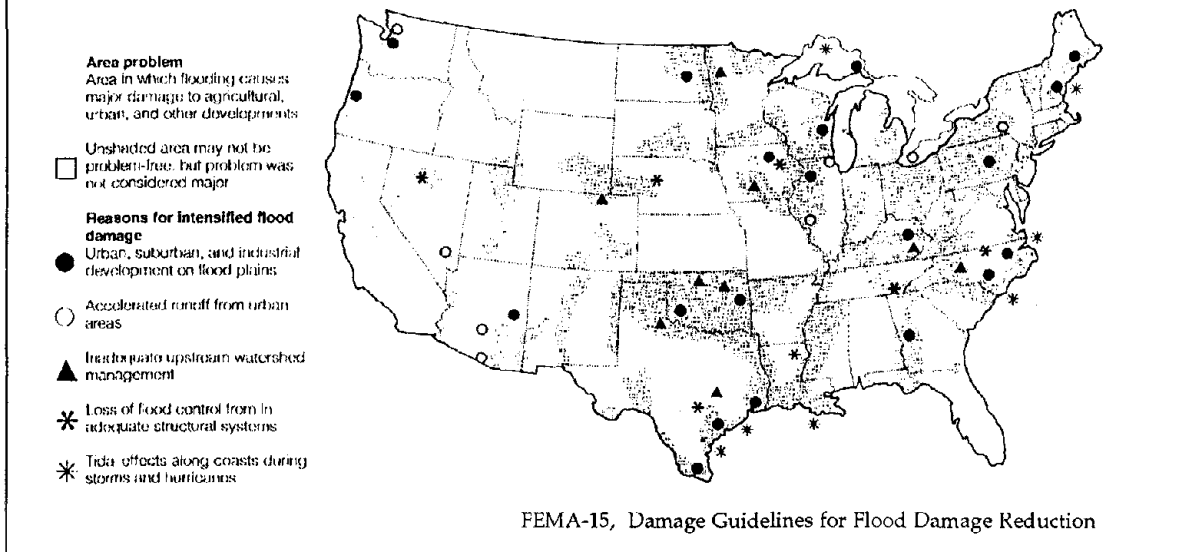


Figure 8

Discussion

Flooding, perhaps the most pervasive natural hazard in the United States, occurs from a variety of causes. Floods often accompany hurricanes and tornadoes. While some floods develop over a period of days, "flash floods" can result in raging waters in a matter of minutes.

In an attempt to alleviate flood losses, Congress established the National Flood Insurance Program with the passage of the National Flood Insurance Act of 1968. The intent was to mitigate future damage and provide protection for property owners against potential losses through an insurance mechanism that was not formerly available. Over 2.5 million insurance policies have been issued under this program, and claimants have received \$2.5 billion for 350,000 insurance losses since 1978. Claim payments of \$365 million covered flood damage caused by Hurricane Hugo in South Carolina. Communities participating in the National Flood Insurance Program are required to adopt and implement measures to reduce future flood losses in Special Flood Hazard Areas.

Hurricanes/Tropical Storms

- Definition** *A large cyclonic storm accompanied by high winds; extreme rainfall and storm surge*
- National Frequency** The national annual average for hurricane incidents within the continental United States, based on figures from 1871 to 1989, is 1.9. During the same period, Florida experienced the largest number of hurricanes of any State, 57. Texas was second with 37. During the last 10 years, the Western Pacific Insular Areas have experienced 14 hurricanes. An average of 29 tropical storms or hurricanes occur each year in the West Pacific Ocean.
- Regions at Risk** Vulnerable areas in the United States include the territories in the Caribbean, the coast from Texas to Maine and tropical areas of the western Pacific Ocean, including Hawaii. (Typhoons are the Pacific Ocean version of hurricanes.) *Figure 9* depicts the number of hurricanes by State during the period 1871-1989.
- Season(s)** Summer and Fall. Hurricanes and tropical storms occur seasonally (June through November) with August and September being the peak months.
- Effects** The consequences of hurricane winds and storm surge, which are often accompanied by other devastating events such as tornadoes, include loss of life, coastal erosion, coastal and inland flooding, structural failures, felled trees which cause other damage, power failures and significant economic disruption. The annual rate of hurricane-related deaths is 33. In Fiscal Year 1991, four hurricanes were blamed for 27 storm-related deaths and an estimated \$1.6 billion dollars in damage.
- Worst Event** The worst event happened in Galveston, Texas, in 1900 when 6,000 lives were lost. The greatest economic damage resulted from Hurricane Hugo in 1989 with an estimated *direct* loss of \$9.2 billion. (See *Figure 10* for a list of the 20 costliest U.S. hurricanes during the period 1900-1989; note that hurricanes were not assigned names prior to 1951).
- Discussion** Hurricanes are cyclonic storms with counterclockwise winds of 74 miles per hour or higher. The coastal areas that receive the full brunt of hurricane winds and storm surge sustain the most damage. Since hurricanes dissipate quite rapidly to less than hurricane

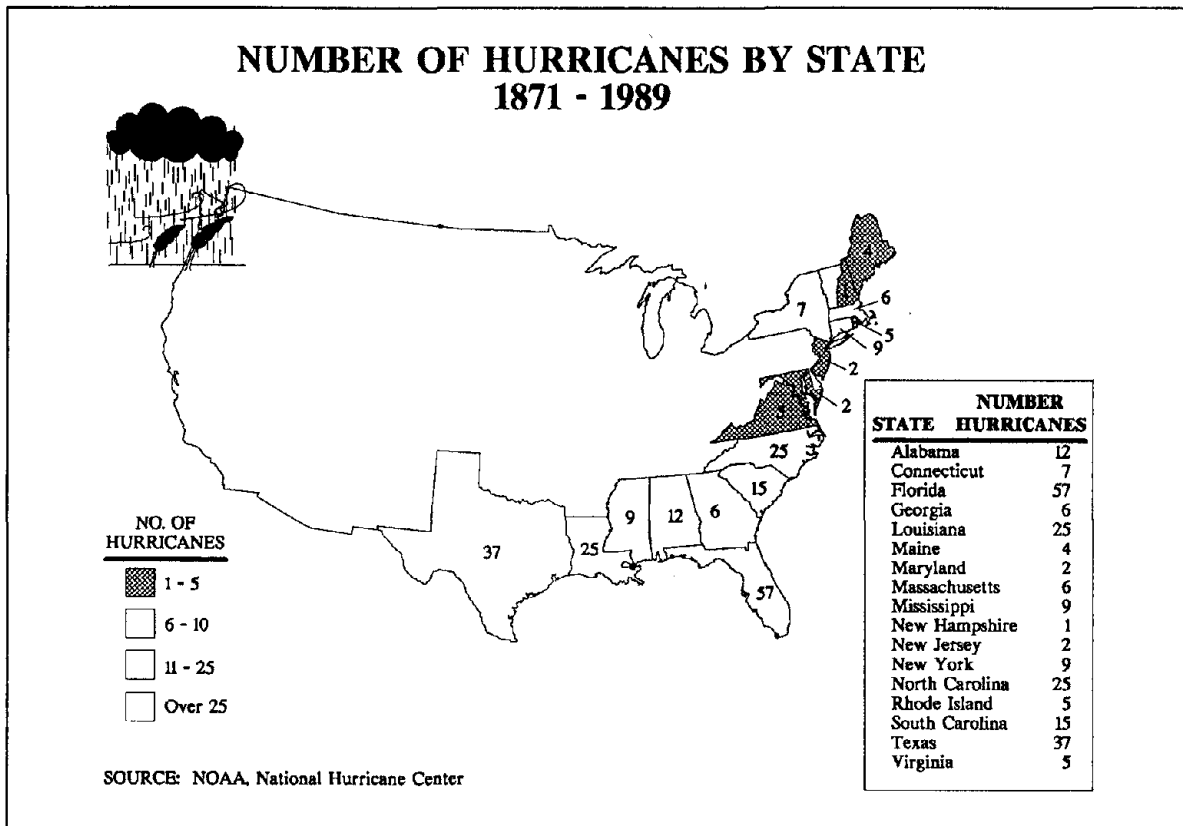


Figure 9

THE 20 COSTLIEST U.S. HURRICANES, 1900 - 1989

(Adjusted to 1980 Dollars, in Billions)

HURRICANE	YEAR	DAMAGE
Hugo (VI, PR, SC, NC)	1989	\$10.000
Agnes (Northeast U.S.)	1972	4.700
Betsy (FL, LA)	1965	4.670
Camille (MS, LA)	1969	3.810
Diane (Northeast U.S.)	1955	3.086
New England	1938	2.632
Frederic (AL, MS)	1979	2.550
Carol (Northeast U.S.)	1954	1.733
Carla (TX)	1961	1.412
Donna (FL, East Coast)	1960	1.335
Celia (South TX)	1970	1.142
Hazel (SC, NC)	1954	1.057
Florida (Miami)	1926	.936
Eloise (Northwest FL)	1975	.880
Dora (Northeast FL)	1964	.850
Northeast U.S.	1944	.677
Beulah (South TX)	1967	.608
Southeast FL, LA, MS	1947	.516
Audrey (LA, TX)	1957	.510
Claudette (TX)	1979	.444

Figure 10

Discussion

Hurricanes are cyclonic storms with counterclockwise winds of 74 miles per hour or higher. The coastal areas that receive the full brunt of hurricane winds and storm surge sustain the most damage. Since hurricanes dissipate quite rapidly to less than hurricane strength after they make landfall, inland areas receive less severe damage, usually from flooding associated with the exceptionally heavy rains commonly associated with the remaining storm system.

Figure 11 contains data on the deadliest hurricanes, those causing 25 deaths or more (1900 to 1989).

DEADLIEST U.S. HURRICANES (1900 - 1989)			
HURRICANE	YEAR	CATEGORY	NUMBER OF DEATHS
Texas, Galveston	1900	4	6,000
Florida (Lake Okeechobee)	1928	4	1,836
Florida (Keys/S. Texas)	1919	4	600-900
New England	1938	3	600
Florida (Keys)	1935	5	408
Audrey (LA & TX)	1957	4	390
Northeast U.S.	1944	3	390
Louisiana (Grand Isle)	1909	4	350
Louisiana (New Orleans)	1015	4	275
Texas (Galveston)	1915	4	275
Camille (MS & LA)	1969	5	256
Florida (Miami)	1926	4	243
Diane (Northeast U.S.)	1955	1	184
Florida (Southeast)	1906	2	164
Mississippi/Alabama/ Pensacola, Florida	1906	3	134
Agnes (Northeast U.S.)	1972	1	122
Hazel (SC & NC)	1954	4	95
Betsy (FL & LA)	1965	3	75
Carol (Northeast U.S.)	1954	3	60
Southeast Florida, Louisiana, Mississippi	1947	4	51
Hugo (SC, NC, PR & VI)	1989	5	26

Figure 11

Landslides

Definition

Downward and outward movement of slope-forming materials composed of natural rock, soils, artificial fills or combinations of these materials. The moving mass may be preceded by any of three principal types of movement: falling, sliding or flowing, or by their combinations.

National Frequency

Precise data are not available, however, a 1985 report on "Reducing Losses from Landsliding in the United States," by the Committee on Ground Failure Hazards of the National Research Council, cited statistics which are representative of the magnitude of some of the major landsliding problems in recent years:

- In eastern West Virginia in 1969, a single storm associated with Hurricane Camille resulted in 1,534 landslides in one small drainage basin, the Spring Creek watershed.
- Between 1966 and 1981, Orange County, California, experienced 40 major bedrock landslides that resulted in a total economic loss of over \$40 million.
- Storm-triggered landslides in the Los Angeles area during the winters of 1951-52, 1957-58, 1961-62, 1964-65, 1968-69, 1977-78 and 1978-79 produced an average loss of \$500 million in each season of heavy storm activity.

An additional incident cited in *Landslide Loss Reduction: A Guide for State and Local Government Planning, FEMA 182, August 1989*, happened in 1982 when 24.3 inches of rain, falling within a 34-hour period, triggered *thousands* of landslides in the San Francisco Bay Region that killed 25 people and caused more than \$66 million in damages.

Regions at Risk

According to the report of the Committee on Ground Failure Hazards of the National Research Council: "Landsliding is widely distributed in the United States and is not restricted to a few localized areas. Many different physiographic and climatic regions are subject to landslides, and in much of the United States landsliding is a dominant process of landscape alteration." The same report stated that: "Landslides are indigenous to much of the Appalachian Highlands, particularly southwestern Pennsylvania, southeastern Ohio and northern West Virginia. More than two million mappable landslides are estimated to have occurred in the Appalachian Highlands from New England to the Gulf coastal

plain. These include landslides in the portions of the highlands that extend into New England, New York, Maryland, Kentucky, Virginia, Tennessee, North Carolina, South Carolina, Georgia and Alabama."

See *Figure 12* for a map of the regions at risk from landslides in the United States.

Season(s) Year round.

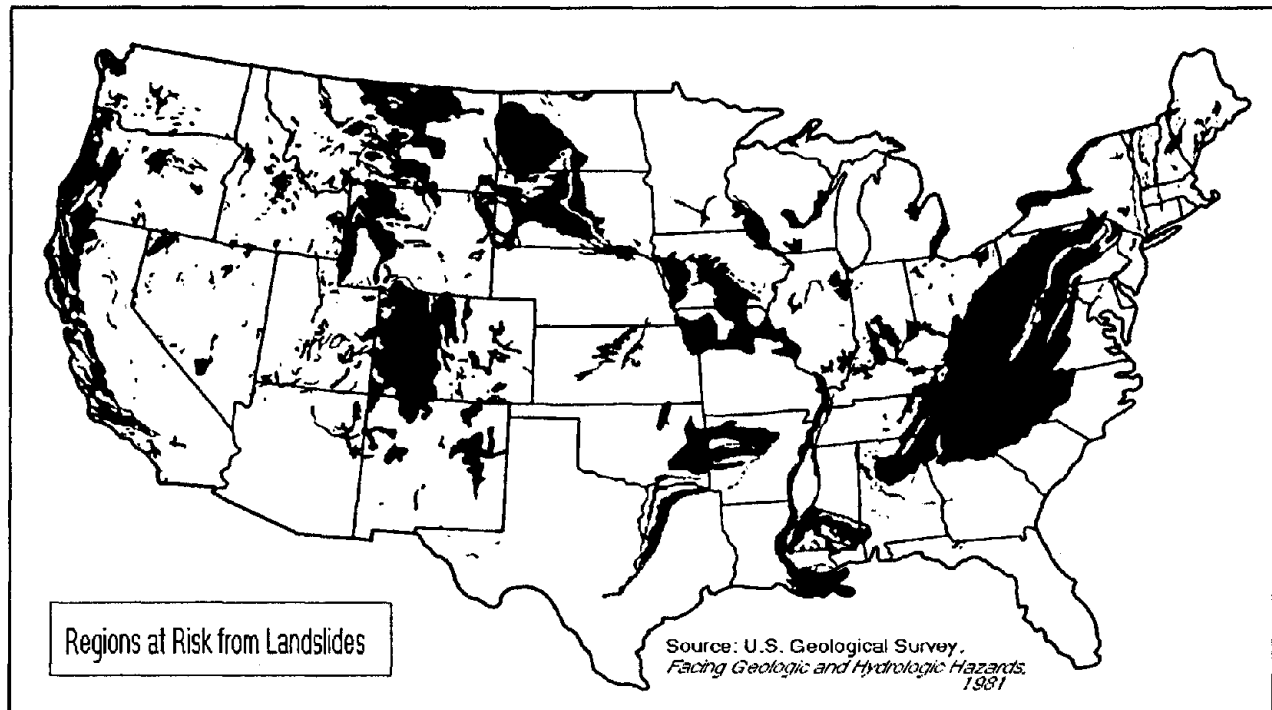


Figure 12

Effects

The annual death rate from landslides is 25 to 50, with annual economic losses estimated at \$1 to \$2 billion. According to the National Research Council report mentioned above, "The loss of life from landsliding is comparable to the total loss of life from floods, earthquakes and hurricanes (Krohn and Slosson, 1976)." Economic losses are extensive, including not only the replacement and repair of damaged facilities but associated costs relating to lost productivity, disruptions to utility and transportation systems and losses of revenue for affected communities.

Worst Event

In terms of sheer volume (2.8 billion cubic meters), the collapse of the northern part of the cone of the Mt. St. Helens volcano immediately before the May 18, 1980, eruption is the world's largest

landslide in historical terms (because of evacuation and other preparedness measures taken beforehand, only 5-10 people were killed by the landslide).

Discussion

Landslides can occur either very suddenly or slowly. They can be triggered during earthquakes, heavy rainstorms or rapid snowmelt, volcanic eruptions, storm generated ocean waves or by other landslides. Landslides can also be triggered by freeze-thaw and shrink-swell cycles, root wedging, animal burrows, natural erosion or deposition or the thaw of ice-bearing soils such as permafrost. While most landslides are single events, more than one-third of the cases are associated with heavy rains or the melting of winter snows.

Although the term *landslide* is generally assumed to mean any slide of rock or soil down a mountainous or hilly location, the term actually encompasses a number of different types of earth movements. For example, lateral shifts, even in soil that appears to be nearly flat to the naked eye are, in reality, landslides. Such movement is often caused by heavy saturation or liquefaction of the soil following heavy rains or snowmelt, but it can also be the result of an earthquake. Classic examples of lateral shifts occurred in Sylmar, California, during the 1971 San Fernando earthquake. Another type of landslide can come from the "rotational" movement of land. During the earthquake in Alaska in 1964, for example, acreage in some areas moved as much as 11 feet, yet the buildings standing on the land were undamaged. (It is believed that liquefied soil beneath the earth supported the buildings and absorbed much of the shaking from the earthquake.)

Earthquake shaking can dislodge rock and debris on steep slopes, triggering rock falls, avalanches and slides. Ground shaking can initiate shallow debris slides on steep slopes and, less commonly, rock slumps and block slides on moderate to steep slopes. Though rare, shaking can reactivate dormant slumps or block-slides. Earthquake shaking can also trigger soil avalanches in some weakly cemented fine-grained materials, such as loess, that form steep stable slopes under non-seismic conditions. (Source: *Earthquakes, Volcanoes, and Tsunamis—An Anatomy of Hazards*, by Karl V. Steinbrugge. Skandia America Group, 1982. pp. 69-72.)

The effects of landslides can be both dramatic and devastating. Most of the 150 people killed in Virginia in the 1969 flooding associated with the remnants of Hurricane Camille did not drown. They actually died from blunt-force injuries when struck by

debris in the numerous debris flow avalanches caused by the heavy rain (Williams and Guy, 1973). In 1972, three coal-refuse impoundments at Buffalo Creek, West Virginia, collapsed during heavy rains. The flow of mud and debris from this event traveled almost 15 miles downstream, killing 125 people and leaving 4,000 homeless (Davies and others, 1973).

In the past two decades, the expansion of the population into seismic risk areas (including relatively flat terrain) and/or steeply sloping terrain has contributed to the increase of damaging landslides. Building residential and other structures and developing irrigated landscape areas in such terrain alter soil or hillside configurations and aggravate the instability of many slopes. Such development can also reactivate older landslides or create conditions for new landslides.

Subsidence

- Definition** *Any vertical displacement or downward movement of a generally level ground surface resulting from either natural or man-induced surface or subsurface conditions*
- National Frequency** As is the case with landslides, definitive data on the annual frequency of subsidence is unknown. However, subsidence results in millions of dollars of damage each year, with additional millions being spent in mitigation efforts.
- Regions at Risk** Subterranean limestone regions; active or abandoned underground mining sites; areas subject to other hazards such as earthquakes or areas of extensive oil, gas or groundwater withdrawal are highly vulnerable to subsidence. States with the highest rates of subsidence activity include Alabama, California, Florida, Kansas, Louisiana, Missouri, Montana, New Jersey, Oklahoma, Pennsylvania, Tennessee, Texas and Washington.
- Season(s)** Year round
- Effects** While few deaths are recorded, the annual damage from subsidence nationwide exceeds \$125 million—the annual rate in Florida alone is \$10 million. The cities of Long Beach, California; Houston, Texas, and New Orleans, Louisiana, each have *cumulative* damage costs from subsidence of more than \$100 million. (Source: *Mitigating Losses from Land Subsidence in the United States*, National Research Council Committee on Ground Failure Hazards Mitigation Research, National Academy of Sciences, 1991.) The degree of damage depends on whether the subsidence occurs in an urban area or a rural, sparsely populated area. In the case of urban areas, extensive damage and disruption can occur to utility lines, residential or business areas, transportation systems, water canals and dams.
- Worst Event** Because there are four major subsidence conditions found in the United States, a “worst event” is somewhat difficult to characterize. However, some of the most serious subsidence damages have been the result of ground sinking around abandoned metal or coal mines in Montana, New Jersey, Pennsylvania, Washington and a tri-State area formed at the junctions of Missouri, Oklahoma and Kansas.

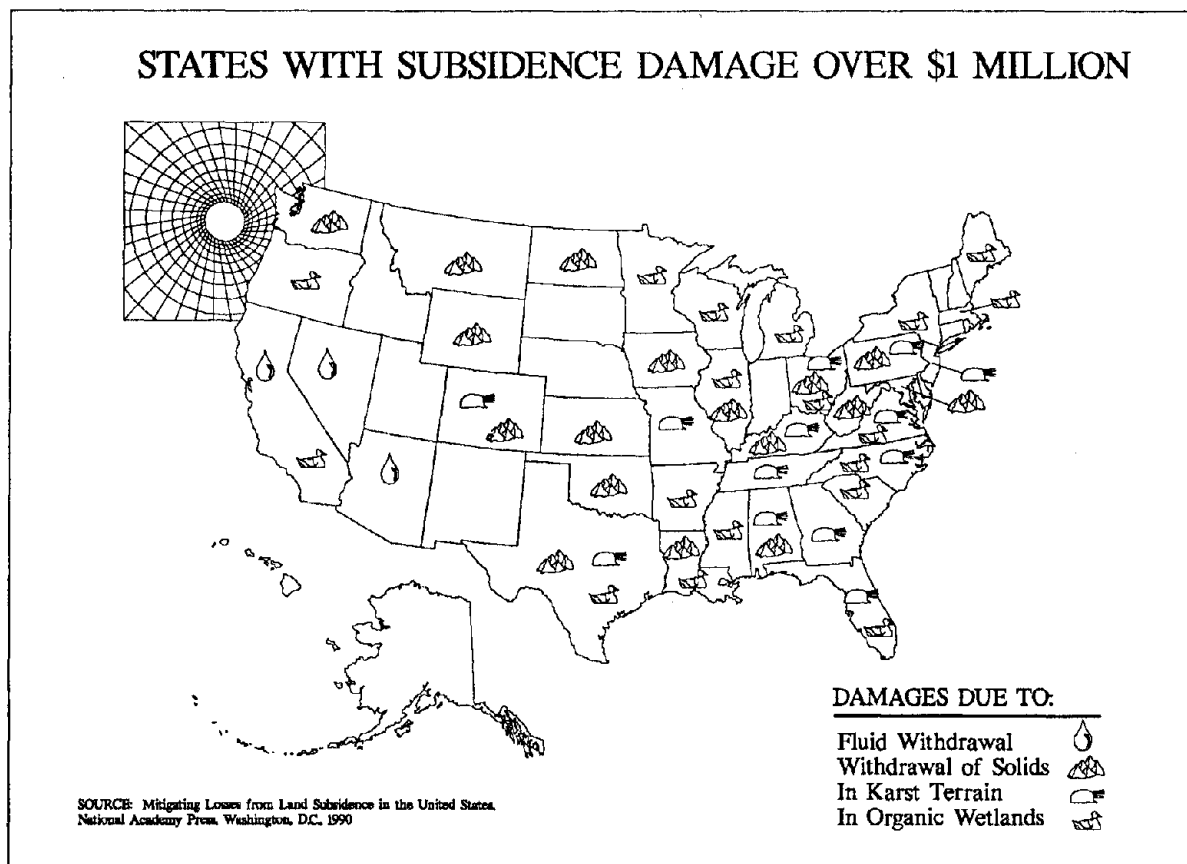


Figure 13

Discussion

Subsidence has affected at least 45 States in the United States (see *Figure 13*) and has lowered more than 17,000 square miles of land—an area equal to half the size of Maine. An additional 3,900 square miles are at risk. The principal causes of subsidence in this country are underground mining of coal, groundwater withdrawal and drainage of organic soil. Approximately 92 percent of the subsided surface is identified as either forest, idle or agricultural land. The remaining 8 percent (about 246 square miles) is generally urban.

Subsidence can be caused by either natural or man-induced processes. Natural processes include the changes relating to alterations in the earth's crust, the dissolution of underground minerals, thawing of ground ice in permafrost or alterations in the vegetative cover. Man-induced subsidence results from such activities as subsurface mining, excessive pumping or removal of groundwater, extraction of gas or oil from underground reservoirs, drainage of wetlands or the application of surface loads (such as buildings) on compressible soils.

Four primary types of subsidence conditions are found in the United States.

- subsidence resulting from the removal of underground fluid such as groundwater, oil or gas
- subsidence in organic wetlands
- subsidence due to mining, particularly coal mining
- subsidence (or "sinkholes") in *karst* terrain (subterranean limestone areas)

Subsidence rates can be either sudden or extremely slow, such as those resulting from long-term geological changes. Subsidence that comes from the removal of underground fluids often can be nearly imperceptible in the early stages and usually continues to be relatively slow as the condition worsens. Such subsidence conditions, which generally cover areas of tens of miles in diameter, are often gradual enough that damage to buildings or other structures is relatively light. These areas are, however, generally more susceptible to secondary damages such as flooding or inundation, particularly when they lie in floodplains or in low coastal areas. Underground fluid withdrawal has caused more than 31 areas in 7 States to subside. The highest risk areas for this type of subsidence are located in Texas (Houston-Galveston, Baytown and Texas City-Seabrook), Louisiana (coastal areas) and California (San Joaquin Valley).

The reclamation of organic wetlands has allowed many metropolitan areas with limited available land to extend their boundaries by building on lands that would normally be considered unsuitable for construction. This drainage of water from organic soil has caused the subsidence of about 3,629 square miles within the United States. The worst subsidence of this nature has occurred in the greater New Orleans, Louisiana, area; the Sacramento-San Joaquin River Delta, California, and parts of the Florida Everglades. For some urban areas, however, the threat of subsidence is deemed an acceptable risk and subsidence management is factored into their considerations.

An estimated 220 counties in 42 States have underground mining activities that create the potential for subsidence. Some 617 square miles of undermined land in urban areas is at risk—71 percent of the threatened area is in Illinois, Pennsylvania and West Virginia. The removal of the solid materials within the mines creates a void that is frequently unstable. Once the solid material, such as coal,

is removed, the weight of the materials above the mine are redistributed. Subsequently, the land area above the abandoned mine subsides with the collapse of the timbers, support columns or other such structures that were developed during the mining phase but are no longer maintained.

In the lower 48 States, 18 percent of the land is susceptible to catastrophic collapse into sinkholes because of underlying cavernous limestone, gypsum, salt or marble. Subsidence in subterranean limestone caverns can happen when underground water weakens the natural support structure by percolating through the limestone walls and causing cavities or dissolving the materials. Land overlying these caverns can collapse suddenly, forming sinkholes as much as 100 feet deep and 300 feet across. More than 11,583 square miles of land threatened by sinkholes are located in urban areas of the United States that are inhabited by *33 million people*.

As noted earlier, subsidence damage on an annual basis totals in the millions of dollars. Added to this total are the millions of dollars spent annually for mitigation and preparedness measures, particularly in urban areas with large areas of reclaimed wetlands. While modern technology is assisting in the mitigation effort, much remains to be done.

Tornado

Definition *A small radius cyclonic windstorm*

National Frequency The yearly national average of incidents (taken from 1959-1988 data) is 783. The average annual frequency per State is 16 with a high for Texas of 132 and less than 3 in 14 States.

Regions at Risk Tornadoes are a risk in all States but are more frequent in the Midwest, Southeast and Southwest. The States of Mississippi, Kansas, Arkansas, Oklahoma, Illinois, Indiana, Iowa, Missouri, Nebraska, Texas, Louisiana, Florida, Georgia, Alabama and South Dakota are at greatest risk. (See *Figure 14* for a national summary of the 1959-1988 tornado occurrences and *Figure 15* for the 1991 tornado activity.)

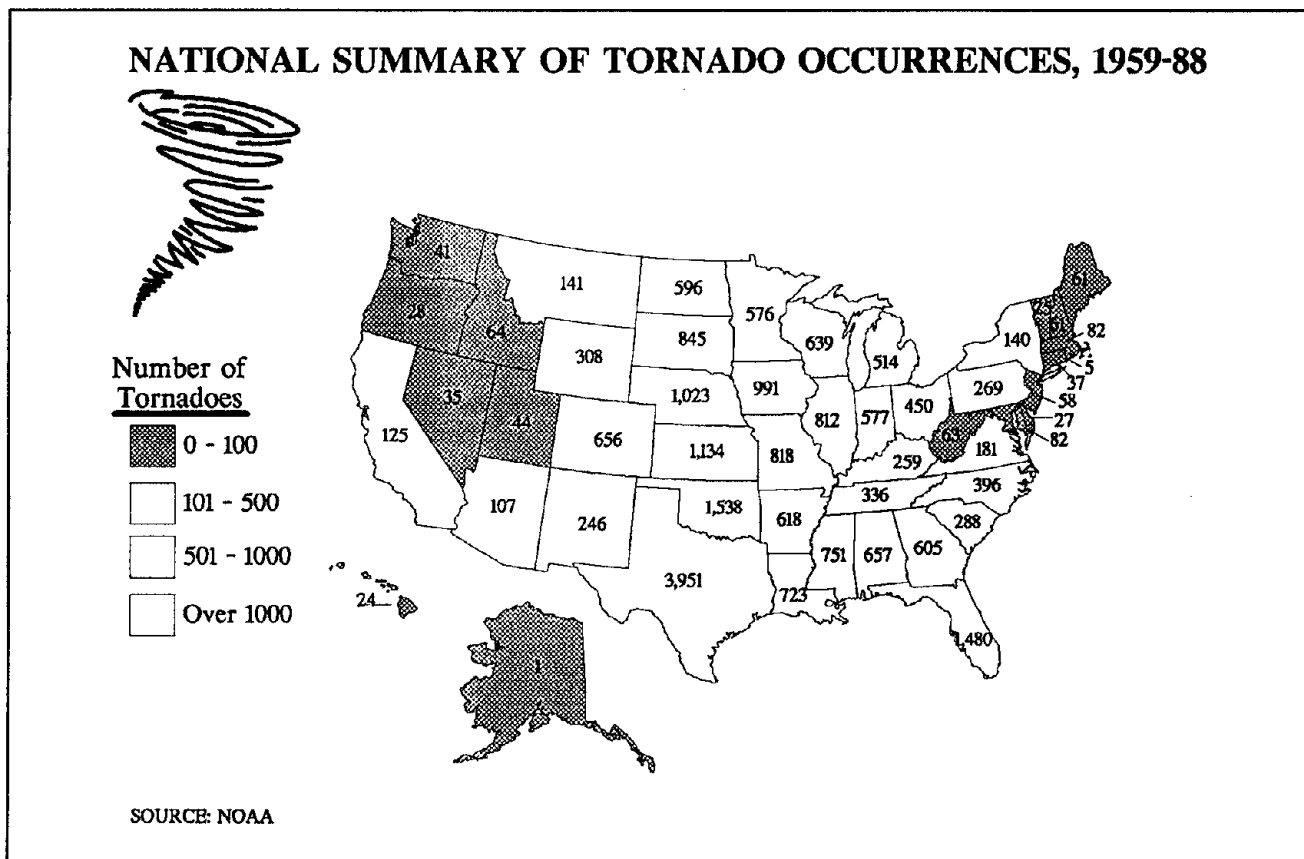


Figure 14

GEOGRAPHIC DISTRIBUTION OF TORNADOES IN FY 1991

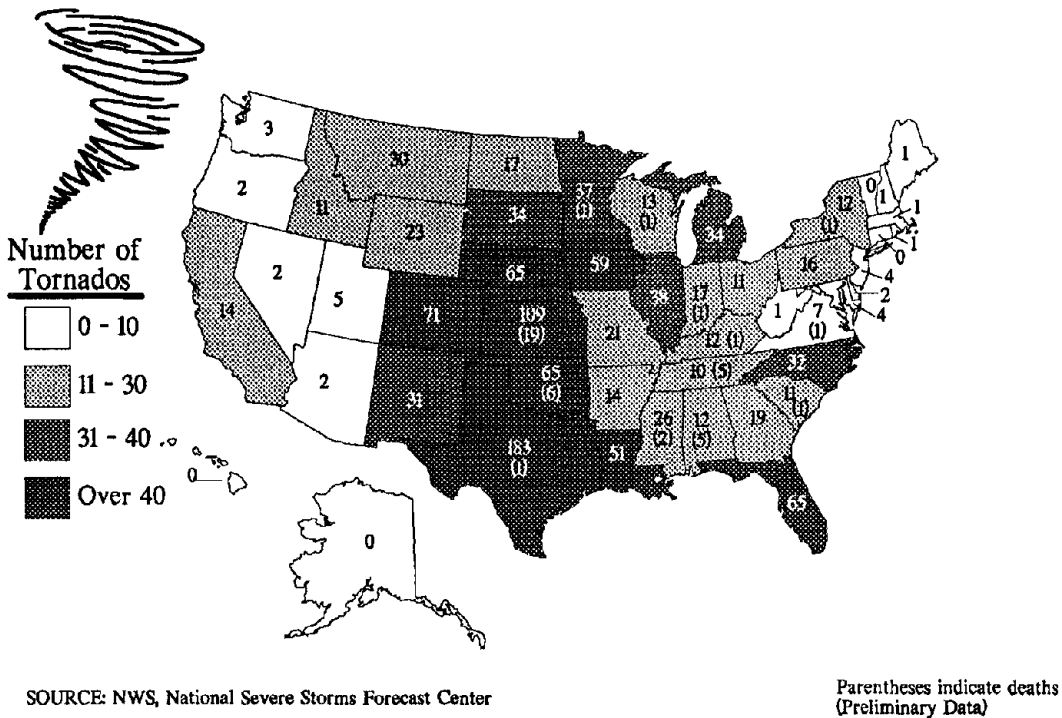


Figure 15

Season(s)

Tornadoes can occur year-around. While the normal tornado season extends from March to August, the peak months are from April through June.

Effects

The National Weather Service recorded 39 death due to tornadoes, with a 20 year average annual rate of 74 deaths. In their annual flood damage report, the U.S. Army Corps of Engineers estimated that the costs of tornado-related damage reached \$651 million in Fiscal Year 1991. The annual rate of economic damage for the eight fiscal years 1983-1990 is around \$590 million. Tornadoes cause secondary events such as power failure and fires. (See Figure 16 for a summary of tornado deaths during the period 1959-1988.)

Worst Event

The worst event in this century occurred on March 18, 1925, when eight tornadoes in Missouri, Illinois, Indiana, Kentucky, Tennessee and Alabama caused 689 deaths. The worst November on record was in 1988 when 121 tornadoes, mainly concentrated in

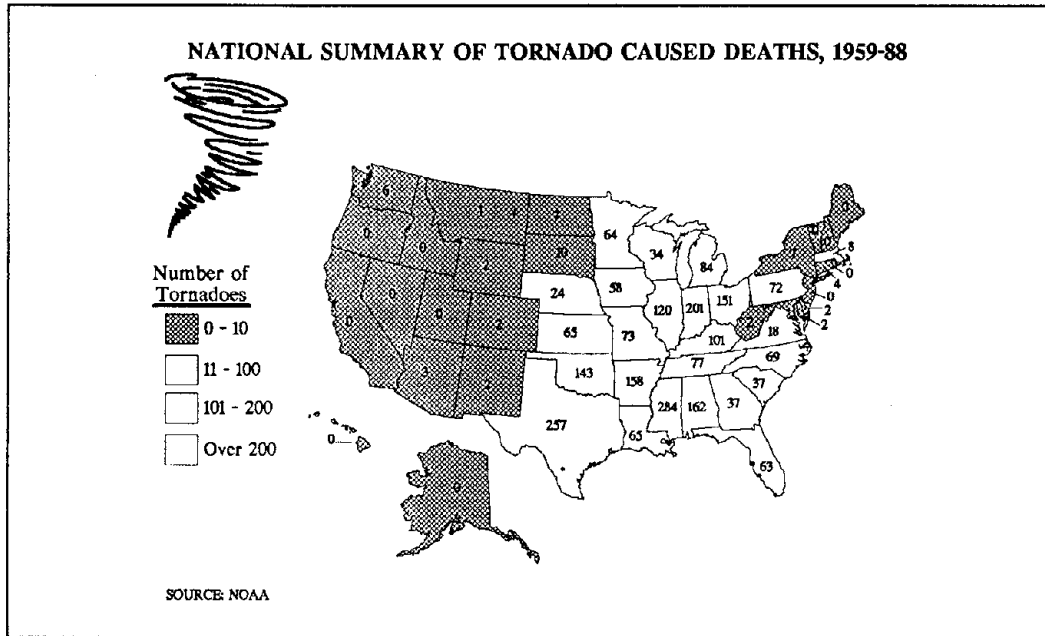


Figure 16

four major outbreaks, struck 15 south-central States. (The annual tornado average for November is 23.) A total of 14 lives were lost and damages were in excess of \$108 million.

Discussion

While they are relatively short-lived in duration, tornadoes are intensely focused, making them one of the most destructive natural hazards. With winds of 150 miles per hour or more at their centers, tornadoes can destroy almost everything in paths that can range from 200 yards to one mile wide. Although tornadoes normally travel for up to 10 miles, tornado tracks of 200 miles have been reported.

More tornadoes occur in the United States than anywhere else in the world. They generally develop from thunderstorms and sometimes as the result of hurricanes. The weather conditions which tend to generate this phenomenon are unseasonably warm and humid earth surface air, cold air at middle atmospheric levels and strong upper-level jet stream winds. The instability of weather patterns during the "transitional" Spring and Fall seasons, when warm- and cold-air systems often converge violently, make these times of the year particularly dangerous for tornado activity.

In the first half of this century, the number of tornadoes recorded per year was less than 200. Since 1953, the numbers have ranged from 421 to 1,102 per year. The increase results from a number of

factors not necessarily related to weather changes. Increased population density means that there are more people to detect and report tornadoes which touch down in areas that were formerly isolated. In addition, significant improvements in technology, communications and military and weather service tracking have improved both the detection and reporting of tornadoes.

Tsunami

Definition *A water wave or a series of waves generated by an impulsive vertical displacement of the ocean or other body of water usually due to earthquakes, volcanoes or landslides*

National Frequency Between 1900 and 1990, coasts in the United States have been struck by 151 confirmed tsunamis, for an average frequency of 1.67 per year. During this time, a damaging tsunami occurred every 3.6 years on the average.

Regions at Risk Hawaii, the highest risk area, averages one tsunami every year with a damaging occurrence every 7 years. Alaska, also at high risk, averages a tsunami every 1.75 years and a damaging event every 7 years. The West Coast and American Samoa experience a damaging tsunami every 18 years on the average. Although Guam, the Commonwealth of the Northern Marianas (Saipan) and the other Western Pacific Insular entities record a tsunami every 3 years, they are at low risk because the waves cause almost no damage. Also at low risk are Puerto Rico, the Virgin Islands and the East Coast where tsunamis are recorded every 13 to 18 years. Historically, however, at least one tsunami has caused damage and deaths in Puerto Rico and the Virgin Islands. The tsunami risk table (developed by the National Geophysical Data Center) in *Figure 17* lists the 1900-1990 frequency rate.

Season(s) Year round

TSUNAMI RISK AREAS			
Frequency Per Year 1900 - 1990			
AREA	TOTAL	DAMAGING	RISK
Hawaii	1.00	0.14	High
Alaska	0.57	0.14	High
West Coast	0.5	0.06	Moderate
American Samoa	0.67	0.06	Moderate
Pacific Islands	0.33	0.01	Low
Puerto Rico/ Virgin Islands	0.06	0.01	Low
East Coast	0.08	0.01	Low

Figure 17

Effects

History records at least 470 fatalities and several hundred million dollars in property damage in the United States and its territories. Tsunamis can trigger the secondary effects of flooding and landslides.

Worst Event(s)

On April 1, 1946, a tsunami with wave heights of 55 feet above sea level struck Hawaii, killing 159 people and causing property damage estimated at \$26 million. Generated by an earthquake near the Aleutian Islands in Alaska, the tsunami had a wave length of about 100 miles and traveled at about 490 miles per hour. Deaths from this tsunami were also recorded in Alaska and the West Coast.

A tsunami following the Prince Rupert Sound (Alaska) earthquake in 1964 directly impacted the three West Coast States and Alaska, resulting in 123 deaths and damage totaling \$98 million. (Hawaii was also affected, but damages were significantly lower.) Tsunami-generated waves of 20 feet crashed ashore at Crescent City, California, and waves ranging from 10-16 feet swept along parts of other coastal areas of California, Oregon and Washington.

Figure 18 summarizes the damage from the five major tsunamis that have occurred within the past 50 years.

Date/Source	Hawaii	Alaska	West Coast	Samoa
April 1, 1946 Aleutian Islands	\$26,000,000 159 deaths	Some 5 deaths	Moderate 1 death	
November 4, 1952 Kamchatka, USSR	\$1,000,000	Slight		Minor
March 9, 1957 Aleutian Islands	\$5,000,000	Severe	Minor	Minor
May 22, 1960 S. Chile	\$24,000,000	Minor	\$1,000,000	Minor
March 28, 1964 Gulf of Alaska	\$15,000	\$86,000,000 107 deaths	\$12,000,000 16 deaths	

Figure 18

Discussion

The term "tsunami," a Japanese word meaning "harbor wave," has become the accepted name for this phenomenon. Although tsunamis are often called tidal waves, the latter term is incorrect because tsunamis are not caused by the tidal action of the moon and the sun.

The waves triggered by an earthquake or volcano travel outward in all directions from the generating area, traveling at speeds of 300 to 600 miles per hour in the deep and open ocean. The distance between successive crests can be as much as 300 to 400 miles. In deep water, the height of the waves may be no more than 1-2 feet and may pass a surface vessel unnoticed. However, upon reaching shallower waters around islands or on a continental shelf, the speed of the advancing wave diminishes, its length decreases and its height increases greatly (possibly to more than 60 feet) as the water piles up along the shoreline. The advancing turbulent wave front of a tsunami may crash inland, sweeping all before it, sometimes beaching boats and ships thousands of feet inland. (*A tsunami triggered by the Krakatoa volcano in the Sunda Strait between Java and Sumatra on August 26, 1883, generated a tsunami estimated at 100 feet in height that caused tremendous loss of life on the islands.*)

A tsunami wave may break on the beach, appear as flooding or form a "bore" tide (a violent rush of water with an abrupt front) as it moves up a river or stream. When the trough of the wave arrives first, the water level drops rapidly, draining the harbor or offshore area and exposing sea life and ocean bottom. This phenomenon may be the only warning to residents that a large tsunami is approaching. Fatalities have occurred when people tried to gather fish or explore the strange landscape. The wave returns to cover the exposed coastline faster than the people can run. Although there may be an interval of minutes—or perhaps an hour—between waves, the second, third or later waves can be more destructive than the first. Residents returning to the waterfront after the first wave have been drowned in later waves. Successive wave crests may continue to pound the coast for several hours. Several days may pass before the sea returns to its normal state.

Most tsunamis are generated in the Pacific. Hawaii and the west coast of the United States have been struck repeatedly by tsunamis generated by earthquakes in South America and the Aleutian-Alaska region. Tsunamis of significant destructive force are

relatively infrequent. During the last 60 years, 165 incidents have been recorded in the United States and the Western Pacific Islands.

While tsunamis are generally associated with the Pacific Ocean, they are rare, but not unknown, along the Atlantic coastline. A severe earthquake on November 18, 1929, in the Grand Banks of Newfoundland generated a tsunami that caused considerable damage and loss of life at Placentia Bay, Newfoundland. Small sea waves were recorded along the east coast of the United States as far south as Charleston, South Carolina. In the Caribbean, a large earthquake on November 18, 1867, centered between St. Thomas and St. Croix, caused sea waves more than 20 feet high that swept inland in the Virgin Islands and Puerto Rico. A local tsunami accompanying an offshore earthquake with a magnitude of 7.5 drowned many persons and destroyed numerous dwellings in northwestern Puerto Rico on October 11, 1918.

Although research into the history of tsunami experience is an important step for assessing risk, accurate assessment of future tsunami risk is complicated by changing demographics and modern developments. Population growth in coastal areas will increase the risk. Modifications to harbors and other mitigation efforts may have substantially reduced the risk in other areas. While modeling and study of historical data have contributed to the understanding of the effects of these waves, they remain an enigma and a threat to the United States coastal areas. (Sources: *United States Tsunamis 1690-1988*, by Lander, J.F., and Lockridge, P.A., National Oceanic and Atmospheric Administration, National Geophysical Data Center, 1989; *Earthquakes, Volcanoes, and Tsunamis—An Anatomy of Hazards*, by Steinbrugge, Karl V., Skandia America Group, 1982. pp. 234-246; *Earthquakes: A National Problem*, [FEMA], including sources of information from Schnell, M.L., and Herd, D.G. [eds.]; *National Earthquake Hazards Reduction Program: Report to the United States Congress*, U.S. Geological Survey Circular 918, 1984; and *The Severity of an Earthquake*, U.S. Geological Survey Popular Publication, 1979.)

Volcano

Definition *An eruption from the earth's interior producing lava flows or violent explosions issuing rock, gases and debris*

National Frequency Among the known risk areas, volcanic eruptions occur more frequently in Hawaii.

Regions at Risk The primary areas affected include the Pacific Rim States of Hawaii, Alaska, Washington, Oregon and California and the Commonwealth of Northern Marianas in the Western Pacific. Montana and Wyoming are also at risk, but to a much lesser extent.

Season(s) Year round

Effects Violent volcanic outbursts are characterized by clouds of poisonous gasses, rivers of lava and volcanic ash that can spread over wide areas. Major eruptions can result in heavy layers of ash covering widespread land areas, as witnessed following the eruption of Mt. St. Helens. Volcanic activity can also trigger tsunamis, landslides, floods (from the damming effects of slides or lava) and fires.

Worst Event The eruption of Mount St. Helens in southwestern Washington on May 18, 1980, caused 60 deaths and approximately \$1.5 billion in damage.

Discussion All of the areas in the United States where volcanic action has occurred in the last 10,000 years are located west of the Rocky Mountains and thus could pose potential future hazards (*see Figure 19*).

In addition to the Mount St. Helens event, other recent eruptions have occurred in Alaska's Mount Augustine in 1976 and 1986 and Mount Redoubt in 1989 and 1990. Hawaii's Kilauea and Mauna Loa have been relatively active in recent years. For the past seven years, Kilauea has posed a continuous threat to the surrounding population. Mauna Loa, on the same island, has been less active with a major eruption in 1950 and ones of smaller magnitude in 1975 and 1984. The Commonwealth of Northern Marianas has three active volcanos. Mt. Pagan erupted in 1981.

Areas of Potential Volcanic Activity

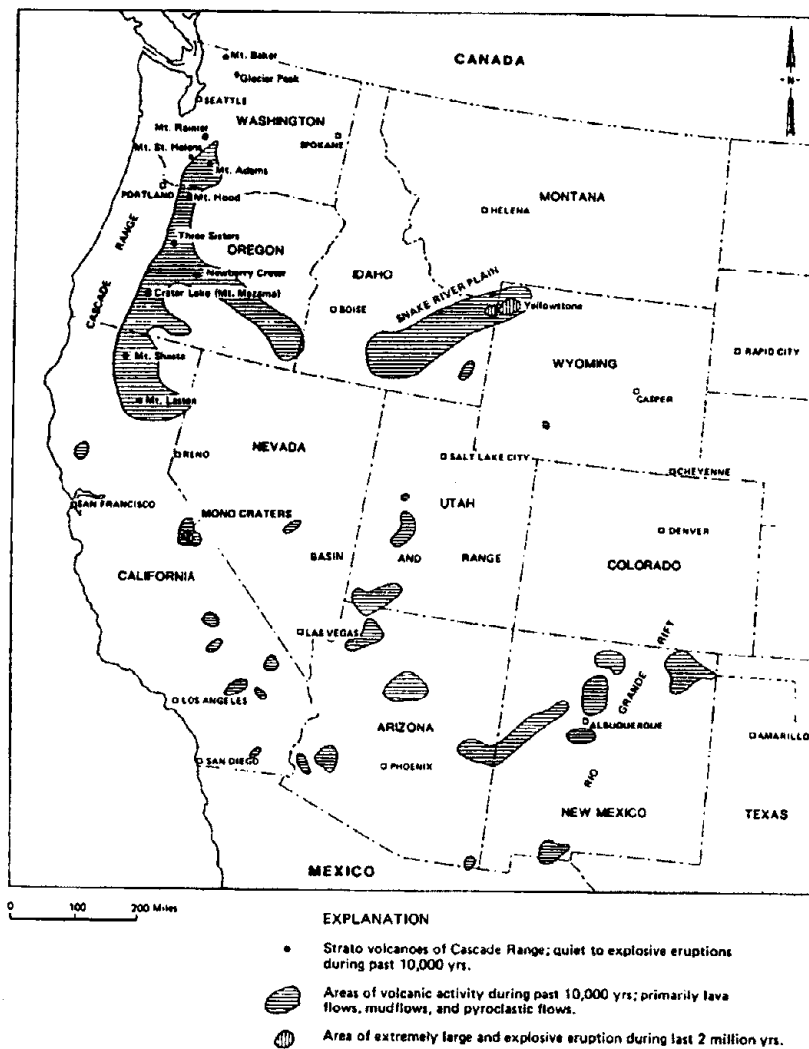


Figure 19

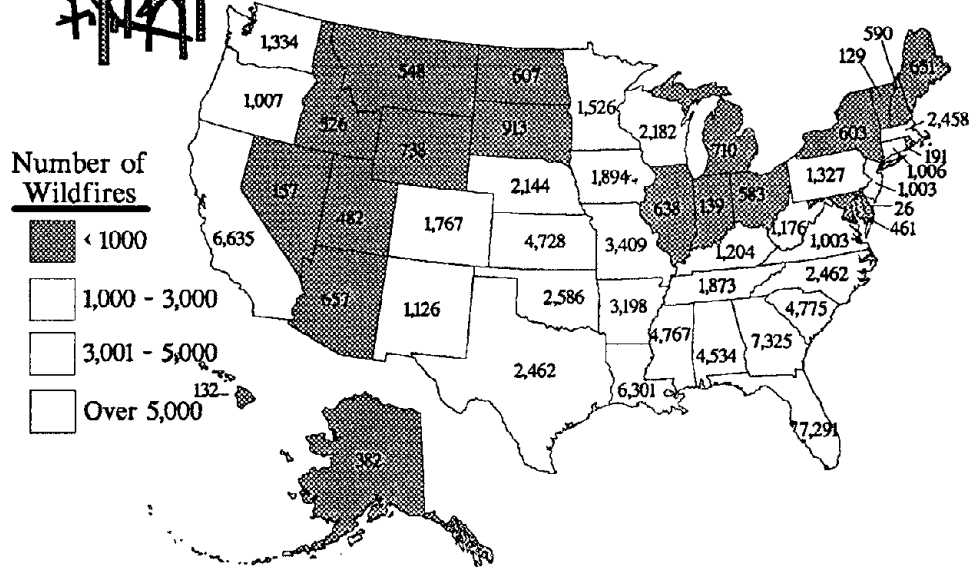
About 500 volcanoes have had recorded eruptions within historical times. Most volcanoes occur at the boundaries of the earth's crustal plates, such as the famous "Ring of Fire" that surrounds the Pacific Ocean Plate. Of the world's active volcanoes, about 60 percent are along the perimeter of the Pacific. (Source: *Earthquakes, Volcanoes, and Tsunamis—An Anatomy of Hazards*, by Karl V. Steinbrugge. Skandia America Group, 1982. pp. 259-274.)

Wildfire

- Definition** *Any instance of uncontrolled burning in grasslands, brush or woodlands*
- National Frequency** According to U.S. Forest Service figures for the years 1986-1988, the national average was 140,341. The State average was 2,794 with Georgia having the highest average of 12,478. In 1989, a total of 94,369 fires burned 2,039,363 acres. The State averages for fires and involved acreage was 1,887 and 40,787, respectively. Georgia again had the highest number of fires—7,325; however, the 37,783 acres burned was below average. Florida had the highest amount of land involved with 645,331 acres burned by 7,291 fires.
- Regions at Risk** All wooded, brush and grassy areas—especially those in Kansas, Mississippi, Louisiana, Georgia, Florida, the Carolinas, Tennessee, California, Massachusetts and the National forests in the western States. *Figure 20* shows the distribution of wildfires in the States in 1989.
- Season(s)** Wildfires occur most often in the Spring, Summer and Fall.
- Effects** The annual death and economic damage rates have not been determined. Secondary events of wildfires would be soil erosion and subsequent landslides following heavy rains.
- Worst Event** The worst single event in terms of deaths was the 1871 wildfire in Wisconsin where 1,182 people died. The worst single wildfire season in six decades occurred in 1988 with Federal expenditures of \$538 million for combating fires in widespread areas of the West where 6,000 soldiers and marines and nearly 4,000 temporary workers assisted the 20,000 professional firefighters on the line.
- Discussion** The Summer and Fall of 1991, wildfires were common in the Western states, including California, Montana, Colorado, Oregon and Washington. Perhaps the most dramatic were the October wildfires that swept through an area of over 1,800 acres in the hills of Oakland and Berkeley, California. Fires killed 24 people, injured 148 and left 5,000 people homeless. The destruction of almost 2,000 homes and apartments resulted in property damage of



WILDFIRES ON STATE AND LOCAL LANDS AND NATIONAL FORESTS, 1989



SOURCE: U.S. Forest Service

Figure 20

between 1.5 and 2 billion dollars, one of the largest disasters to hit the State. These fires dramatize the threat that wildfires pose to both urban and rural areas.

Winter Storm (Severe)

Definition	<i>Ice storm, blizzard and extreme cold. Vulnerable areas would be subject to heavy snowfall, combined snow and high winds or ice storms.</i>
National Frequency	None has been determined. The winter storm season varies widely depending upon the area's latitude, altitude and proximity to moderating influences.
Regions at Risk	Almost the entire United States except Hawaii and the Territories are at risk. The level of risk depends on the normal severity of local winter weather. Winter storms known as "northeasters" cause extensive coastal flooding, erosion and property loss in the northeastern and middle Atlantic States.
Season(s)	Winter, although some may occur in the late Fall and early Spring.
Effects	<p>Between 1988 and 1991, the National Weather Service recorded a total of 372 deaths that could be attributed to snow, ice storms and extreme cold weather, an average of 93 deaths per year. In 1991, winter snows and blizzards were responsible for the deaths of 37 people, with injuries to 350 nationwide. Ice storms killed 8 and created economic damage estimated at almost a half billion dollars nationwide.</p> <p>In the aftermath of winter storms, the weight of snow can cause structural failures; for example, in 1978 the roof of the Hartford Civic Center in Connecticut collapsed following back-to-back blizzards. The spring thaw of heavy winter snowfalls and river ice jams can cause floods. The estimated damage from melting ice jams that lead to flooding is in excess of \$199 million a year.</p>
Worst Event	The worst event was an 1888 East Coast blizzard when 400 deaths were recorded.
Discussion	Some areas of the country tend to be more susceptible than others to severe winter storms. Generally, the regions where harsh winters are common are more prepared for severe winter weather. Those areas where such weather is rare are more likely to experience disruptions when winter storms impact.

TECHNOLOGICAL/MAN-MADE THREATS

Technological/man-made threats represent a category of events that has expanded dramatically throughout this century with the advancements in modern technology. Like natural threats, they can affect localized or widespread areas, are frequently unpredictable, can cause substantial loss of life (in addition to the potential for damage to property) and can pose a significant threat to the infrastructure of a given area. Technological/man-made threats include hazardous materials incidents at fixed facilities or in-transit accidents, power failures, radiological incidents at fixed facilities or in-transit accidents, structural fires, telecommunications failures and other types of transportation accidents.

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Hazardous Materials Incident - Fixed Facility

Definition	Uncontrolled release of hazardous materials from a fixed site
National Frequency	In 1988, the second year of reporting for the Toxics Release Inventory, 6.2 billion pounds of environmental releases and offsite transfers of chemical wastes were reported by 19,762 manufacturing facilities which submitted 79,343 individual chemical release reports. While more facilities (5 percent) submitted more forms (7 percent), total releases and transfers decreased 11 percent from 1987 to 1988. Facilities in the Gulf Coast, Great Lakes and mid-Atlantic States and California had the largest number of releases. The Rocky Mountain and Great Plains States generated smaller amounts. Ten states accounted for over half of the total releases and transfers. Facilities in Louisiana reported the largest amount of releases (12 percent of the national total) with those in Texas coming in a close second.
Regions at Risk	All areas of the U.S. where hazardous materials facilities exist are at risk to this hazard. Jurisdictions with hazardous materials fabrication, processing, storage sites, hazardous waste treatment storage or disposal sites are at risk.
Season(s)	Year round
Effects	The designated chemicals cover a wide range of toxicity and many have minimal or no effects on humans in small doses. Further, release does not necessarily mean there was exposure to humans. In accordance with data maintained by the U.S. Coast Guard's National Response Center, there were 279 reports of hazardous material releases at fixed facilities which injured 537 people and killed 15 in 1990 (as of December 13). The 4-year annual averages are 280 for incidents, 637 for injuries and 24 for deaths.
Worst Event	An incident, which included a release of radioactive material, occurred at the Kerr-McGee plant in Oklahoma in 1986, resulting in one death and the hospitalization of 100 people. In addition, 1,000 people were contaminated in Erwin, Tennessee, at a nuclear fuel plant in 1979.
Discussion	The principal reporting of these incidents falls under the terms of the Emergency Planning and Right to Know Act of 1986 which requires reporting to the Environmental Protection Agency (EPA) releases of 308 specific chemicals in 20 chemical categories. This input serves as

the basis for the Toxics Release Inventory maintained by the EPA. The different types of releases include:

- emissions of gases or particles to the air;
- wastewater discharges into rivers and other bodies of water;
- solid waste disposal in on-site landfills;
- injection of wastes into underground wells;
- transfers of wastewaters to public sewage plants; and
- transfers of wastes to off-site facilities for treatment or storage.

Hazardous Materials Incident - Transportation

Definition	Uncontrolled release of hazardous materials during transport
National Frequency	There are an average of 6,646 hazardous materials transportation incidents reported each year in the United States. This has varied from a high of 10,025 in 1981 to a low of 5,758 in 1986. The number of incidents has risen each year since the 1986 low to 7,503 in 1989, the last year of record.
Regions at Risk	Areas at risk would be along highways, rail lines, pipe lines, rivers and port areas. Because major highways run through virtually all local jurisdictions, every section of the country is at risk.
Season(s)	There is no season for these incidents but, since highway-related incidents account for 83 percent of the total, factors such as weather conditions do influence the patterns of occurrence.
Effects	An average of 13 deaths annually are attributed to hazardous materials transportation incidents. Annual economic damage is estimated at \$19 million (1981-1989).
Worst Event	Definitive data unavailable
Discussion	<p>There are a variety of Federal and State mechanisms for reporting incidents involving the transportation of hazardous materials. The major source of data related to interstate transportation incidents is the U.S. Department of Transportation (DOT). Data from this source for the years 1981 through 1989, shown in <i>Figure 21</i>, clearly indicate that the great majority of incidents occurred in highway transportation and that such incidents were responsible for the preponderance of resultant deaths and injuries.</p> <p>(NOTE: DOT maintains hazardous materials transport incident data for 10-year periods; however, incident reporting requirements were changed in 1981 to exclude certain criteria that had been included in prior years. To avoid skewing the annual average rates by mixing reporting data criteria, the numbers cited above were calculated from the totals reported for the years of 1981 through 1989. These averages, based on only 9 years, provide more accurate, consistent risk assessment measurements than could be obtained by using a 10-year data base that includes figures on differing criteria for 1980.)</p>

**HAZARDOUS MATERIAL INCIDENTS BY TRANSPORTATION MODE
(TOTALS, 1981 THRU 1989)**







MODE OF TRANSPORTATION	NUMBER OF INCIDENTS	ASSOCIATED DEATHS	ASSOCIATED INJURIES
 Air	1,177	0	127
 Highway	48,907	113	1,762
 Railway	8,620	0	611
 Water	92	1	37
 Freight Forwarder	926	0	36
 Other	90	0	18
Totals	59,812	114	2,611

Figure 21

Power Failure

Definition Interruption or loss of electrical service for an extended period of time. An extended period of time would be long enough to require emergency management organization response to needs for food, water, heating, etc., caused by loss of power.

National Frequency Definitive data not available

Effects A summary of potential effects includes loss of power to hospital and medical care facilities which could cause life-threatening situations for patients because necessary medical care equipment would be inoperable (in the absence of working backup generators); massive traffic stoppages due to failures of traffic lights; spoilage of food; lack of heating/air conditioning for many residences/businesses; work interruptions since equipment cannot be used; curtailment of financial and commercial activity from the loss of major databases for security trading and credit checks; lack of potable water and polluted water because of inoperable water and sewage treatment facilities. The cost for repair to power systems and restoration of electricity as well as the economic and societal damage caused by a long-term blackout would be enormous. As an example, the 25-hour black out in New York City in 1977 cost approximately \$345 million.

Worst Event On November 9, 1965, a power failure in an Ontario plant blacked out parts of eight northeastern States and two provinces of Canada. More recently, recovery efforts in South Carolina were seriously hampered by widespread loss of electric power following Hurricane Hugo in September 1989.

Discussion There are two classes of power failures: failures internal to the power distribution system such as occurred in New England in 1965 and failures from external causes such as severe storms.

The devastating effect on power systems by major natural disasters can cause widespread outages over a long period of restoration and recovery. Hurricanes affect distribution systems more than generation and transmission equipment with damage to power lines from falling trees, flooding and flying debris. Earthquakes can destroy both distribution systems and generation and transmission equipment. There is also a possible threat from geomagnetic storms arising from solar disturbances. A very strong geomagnetic storm on March 13, 1989

damaged voltage control equipment in Quebec, resulting in the collapse of nearly the entire system for a nine hour blackout. The same storm damaged several transformers in the United States, including a step-up unit at the Salem Nuclear Plant in New Jersey, which forced a six week shut down of the entire plant.

Besides the natural threats, there is the possibility of power failure from sabotage. In recent years, there have been attacks against electric utilities in West Virginia, Kentucky, Colorado, California, Arizona and Puerto Rico. While most utilities have the ability to recover quickly from isolated acts of vandalism, a sophisticated group, using information found in public sources, could make a coordinated, multi-site attack on community power production with devastating effect. The effort to replace damaged equipment could take months. Some of the largest transformers can take up to a year to manufacture and, weighing up to 500 tons, must rely on a small number of rail cars capable of transporting them to the site of power generation.

Radiological Incident - Fixed Facility

Definition	Uncontrolled release of radioactive material at a commercial nuclear power plant or other reactor facility
Regions at Risk	Areas at risk are normally designated as: (1) within the <i>plume emergency planning zone</i> of such facilities (jurisdictions located within a 10-mile radius of a nuclear power plant) or (2) within the <i>ingestion emergency planning zone</i> (jurisdictions within a 50-mile radius of a nuclear power plant). About 38 states are affected, in particular the eastern half of the contiguous 48 States and the West Coast States.
Season(s)	Year round
Effects	An incident could cause the release of radioactive materials into the atmosphere. Three dominant exposure modes to people have been identified: (a) whole body (bone marrow) exposure from external gamma radiation, (b) thyroid exposure from inhalation or ingestion of radioiodines and (c) exposure from ingestion of radioactive materials.
Worst Event	The nuclear power plant accident that occurred at the Three Mile Island Nuclear Power Plant in Pennsylvania on March 28, 1979, was the worst to date in the United States. While this incident caused no deaths, officials considered the possibility of evacuating 650,000 citizens within a 20-mile radius of the plant which is near Harrisburg.
Discussion	As a result of the incident at Three Mile Island, major changes were instituted in the regulation of the nuclear power industry. FEMA was given the responsibility for review and approval of State and local radiological emergency plans and preparedness for jurisdictions located near commercial nuclear power plants. <i>Figure 22</i> shows the location of commercial nuclear reactor sites in the United States as of December 1989. <i>Figure 23</i> depicts events that occurred at nuclear reactor facilities during the period 1985-1989.

**COMMERCIAL NUCLEAR REACTOR SITES
IN THE UNITED STATES - DECEMBER 1989**

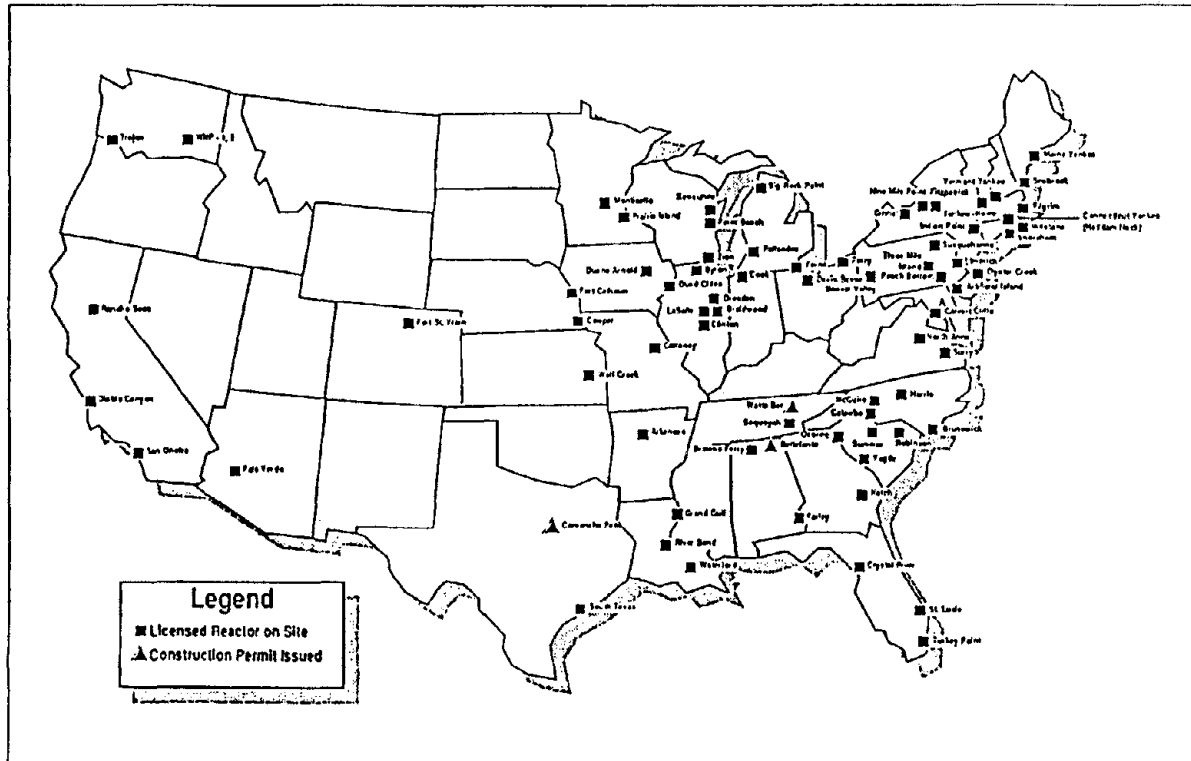


Figure 22

**NUCLEAR REACTOR FACILITY EVENTS
1985-1989**

Class of Event	Year				
	1985	1986	1987	1988	1989
Unusual Event	312	209	231	212	197
Alert	11	9	9	6	13
Site Area Emergency	0	0	0	1	0
General Emergency	0	0	0	0	0

Figure 23

Radiological Incident - Transportation

Definition

Any incident involving the shipment of radiological materials

These incidents were subsumed under the general Hazardous Materials —Transportation category previously discussed and are included in the same data base.

Structural Fires

Definition Uncontrolled burning in residential, commercial, industrial or other properties in rural or developed areas

National Frequency During the period 1983-1988, there were 2,300,000 fires reported in the United States annually.

Regions at Risk All areas are at risk to personal injury or property damage due to fire.

Season(s) Year round, with the residential fire rate in January being twice that of the summer months

Effects During 1983-1988, there was an average of 5,900 civilian fire deaths, 29,000 civilian injuries, and \$7.8 billion (1988 dollars) in losses from fire reported each year. In 1988, there were 6,215 deaths—an upward trend of 5 percent.

Worst Event The largest number of lives lost in an urban structural fire occurred at the Iroquois Theater in Chicago in 1903 where 602 persons died. The "Chicago Fire" of 1871, which killed 230 people, burned 17,450 buildings and caused damages of \$196 million, ranks as one of the worst urban fires in the country's history.

Discussion According to the FEMA United States Fire Administration (USFA), the fire problem in the United States is of major proportions and, comparatively, is one of the worst in the world in terms of relative populations. As reported by the United Nations World Health Organization in 1983, the United States, with 27 fire deaths per million persons per year, had the third highest ranking of the countries for which statistics were available. Only Scotland (32 deaths per million) and Canada (31 deaths per million) ranked higher. Nations reporting the lowest number of deaths included Germany/Spain (each with nine deaths per million), Italy (with seven deaths per million) and Switzerland (with five deaths per million).

Fire fatalities tend to be distributed according to population density, i.e., those States with the largest populations tend also to have the greatest number of fire fatalities. For example, ten States, which accounted for *52 percent* of the 5,514 recorded fires for 1987, reported the following fire-fatalities: New York (465), Texas

(358), Illinois (335), California (307), Pennsylvania (284), Ohio (265), Michigan (249), Florida (211) North Carolina (210) and Georgia (190). The complete listing of States is included in *Figure 24*. (Note that Colorado is not listed because the inclusion of the 6 fire-related deaths in Denver, the only jurisdiction in the State that provides fire statistics, would distort the national picture.) While it is useful to know by State where the greatest number of

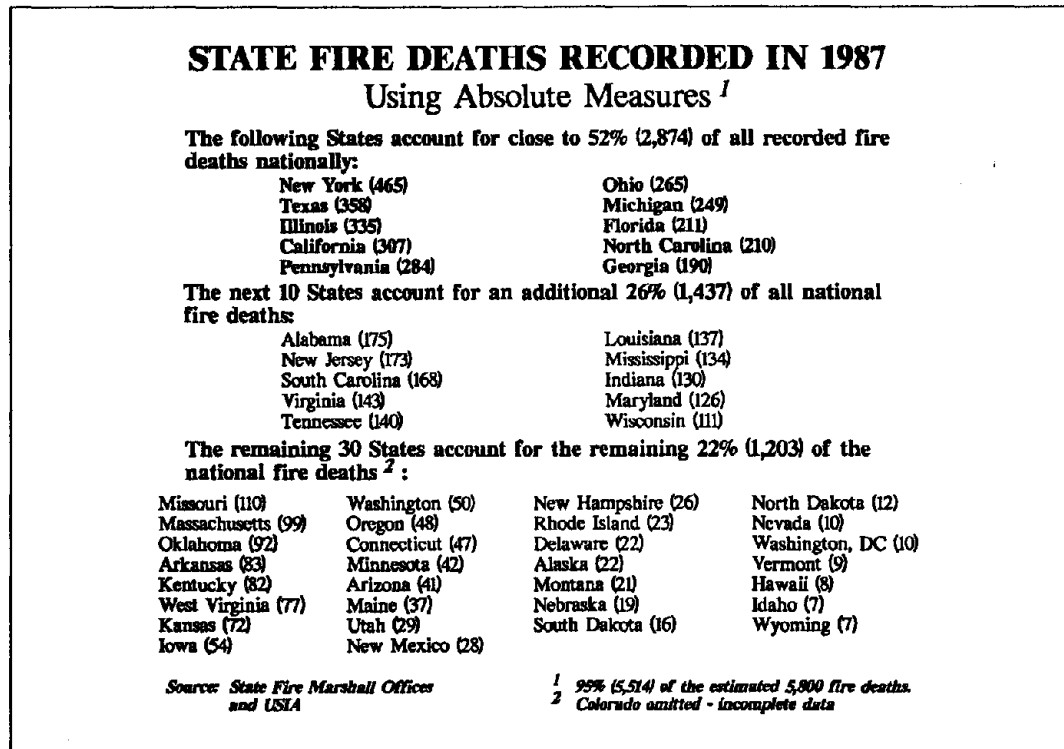


Figure 24

fire deaths occur, it is perhaps even more useful to know in which States people face the greatest *personal risk* of death by fire. As the map in *Figure 25* illustrates in the checkered pattern, the areas with the worst fire death rates per million population during 1987 were the Southeast and the States of Alaska, Maine, West Virginia and Delaware. The five States with the highest death rates per million were Mississippi (51.0), South Carolina (49.1), Alabama (42.9), Alaska (42.9) and West Virginia (40.6). For the past 15 years, the Southeast and Alaska have ranked consistently in the highest fire death category. While the States in the vertical and diagonal striped areas of the map have lower death rates than those in the checkered areas, they have fire death rates higher than most of the developed nations in Europe and the Far East. *Any one of these States would have the highest or the second highest death rate in the world if it were a separate country.*

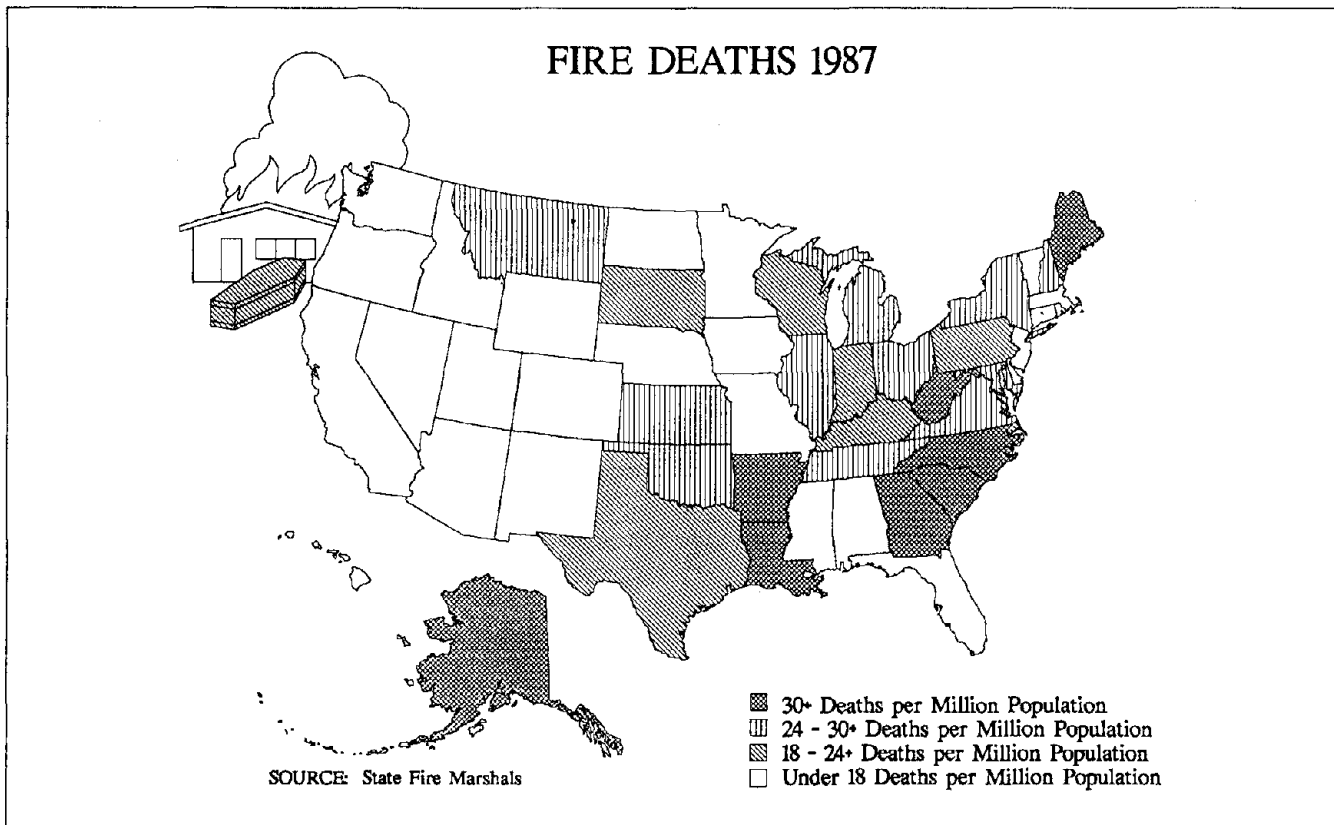


Figure 25

The unshaded "best" States, generally in the Southwest, West and Mountain States, have fire death rates that compare with European and Far East nations. The four States with the lowest deaths per million for 1987 were Nevada and Minnesota (9.9 each), Hawaii (7.4) and Idaho (7.0). (Colorado, which was excluded because of incomplete data, probably ranks among the low death rate States also.) California's death rate was the lowest of the highly populated States. (Source: *Fire in the United States: 1983—1987, and Highlights for 1988*. pp. 37-41. Federal Emergency Management Agency, United States Fire Administration.)

Telecommunications Failure

Definition The failure of data transfer, communications or processing brought about by: 1) physical destruction of computers or communications equipment, or 2) a performance failure of software needed to run such equipment, either through bad design or sabotage.

National Frequency Standards for reporting telecommunications failures are still being established. Since the beginning of 1990, there have been at least three major disruptions of long distance telephone service reported. In the summer of 1991, there were also a number of regional failures in telephone communications. In the matter of computers and computer networks, attacks against them have started to become common in the past two years, but there is no formal list of reported attacks.

Effects Because of the dependence of firms and organizations on electronic access to data and the need to rely on computers to manage complex operating systems, any telecommunications failure can bring significant costs. The consequences of a telecommunications failure include:

- The reduction in, or perhaps complete termination of, business functions.
- A loss in business revenues.
- Increases in the cost of doing business.
- Intangible costs entailed in the loss of business image and customers, or even the possibility of making legal or regulatory violations as a result of the failure.

There are a number of examples of how the single fact of a telecommunications failure can lead to far-reaching effects. In November 1985, a computer problem at the offices of the Bank of New York prevented it from completing an exchange of government securities. This not only cost the bank \$1.5 million after taxes, but the delay forced the bank to borrow \$24 billion from the Federal Reserve System. The long-distance telephone failure that occurred in New York on September 17, 1991 led air traffic controllers at Newark, LaGuardia and JFK airport to halt flights, resulting in cancellation of 458 flights and affecting 31,000 passengers.

Worst Event

Definitive data are not available. However, among the most significant were the long-distance failure of January 16, 1990, when AT&T lost an estimated \$75 million in revenue just from an inability to place calls. The costs in lost commerce from the nine-hour loss of service is assumed to reach hundreds of millions of dollars. The most disruptive computer attack was the Internet Worm in November 1988, which within a few hours had infected 6,200 research and government computers, including one at the Lawrence Livermore National Laboratory.

Discussion

Telecommunications hardware is not only subject to physical threats like flood and fire, but also to a number of electronic threats. Lightning can damage telecommunications equipment either through conduction of its direct current or an induced current from coupling or electromagnetic radiation, typically delivered through power lines. There are other sources of electromagnetic radiation like radars, radio and television broadcast antennas, motors, generators, arc welders, nuclear bursts and even other computers. Electrostatic discharge, a personal irritant on dry winter days to most people, can be devastating to electronic equipment. A measure of the potential problem is the estimate that the electronics industry suffers losses of up to \$5 billion annually in both direct and indirect costs arising from the effects of electrostatic discharge on equipment reliability.

Computer software is another source of telecommunications failure. A number of the disruptions in long-distance and regional phone service was caused by installation of new, inadequately tested computer software packages. Weaknesses in software security also allow vandals, criminals and terrorists to gain access to important computer databases and control systems.

As the operation of modern society becomes more dependent on computerized databases and instant communications at intercontinental distances, a failure of telecommunications will have a much more devastating effect. Once electronic systems have been established in an organization, it becomes almost impossible to make a temporary return to manual procedures when systems fail. And there are trends that make the possibility of telecommunications failures much more common than they were in the past, including:

- Technological developments have allowed communications links to carry much more traffic on fewer lines. Network switches have also grown smaller while they increase their capacity. Both trends could limit the ability of

the country to recover from a telecommunications failure. This reduction in the number of telecommunications links limits the number of alternative routes that could be used if one should fail. A trend towards greater centralization of communications switches will mean that the physical destruction of one center will cause more disruption than those of the past.

- While the introduction of more competition into the communications industry over the past decade has some benefits for the nation, there are also potential drawbacks. Different vendors frequently rely on incompatible operating systems, thus preventing one from serving as a backup for another. There is also the fact that the increased competition for telecommunications services based on lowest price diminishes the ability of vendors to spend more money on tight security.
- The development of firms establishing their own telecommunications networks could cause problems. Private telecommunications networks may not have the same degree of redundancy and security that the earlier national system had. Private telephone links are more likely to rely on the vagaries of commercial power, unlike the monopoly phone system of the past. Private networks will also rely more on standard "open" software systems that are more vulnerable to computer attack.
- Finally, as computer software becomes more complex, the likelihood of software bugs appearing in new software programs for telecommunications operations increases.

The vulnerability of the society to some form of telecommunications failure is inevitable. As the National Research Council notes: *"It is impossible to build systems that are guaranteed to be invulnerable to a high-grade threat, that is, a dedicated and resourceful adversary capable of and motivated to organize an attack as an industrial rather than an individual or small group enterprise."* Still, there is a considerable amount of work currently going on to establish security standards, as in the Defense Department's *Trusted Computer System Evaluation Criteria*, and the development of Computer Emergency Response Teams to deal with the consequences of telecommunications failure.

Transportation Accidents

Definition	An incident involving air or rail travel resulting in death or injury
National Frequency	<p>According to the National Transportation Safety Board, the scheduled airline accident rate per 100,000 departures in 1990 was 0.331, slightly higher than the 0.328 rate in 1989. The fatal accident rate, however, fell from 0.109 to 0.083. There were a total of 2,282 accidents and 819 deaths for all categories of aviation—a decline from the previous year. The 1990 accident rates for both commuter air carriers and general aviation were the lowest ever recorded by the Safety Board.</p> <p>Accident reports maintained by the Federal Railroad Administration reveal that, during the years of 1984-1989, there were 18,869 train accidents. The annual average for that 6-year period was 3,145 or 5.33 accidents per million train-miles. The number of fatalities totaled 391, for an annual average of 65. In 1989, the 3,080 recorded accidents were below the annual average, but the 87 deaths were above the average and the highest in the last 6 years. Damage estimates from the train accidents in 1989 were over \$212 million. The greatest number of accidents (328) occurred in Illinois—see <i>Figure 26</i>.</p>
Regions at Risk	All areas of the country are at risk to transportation incidents. Risk areas would be around airports with Federal Aviation Administration control towers or with traffic flow heavy enough to pose a hazard and passenger rail lines. The greatest risk involves those local jurisdictions with airports, rail lines and major highway systems.
Season(s)	Year round
Effects	Effects can include loss of life, associated property losses and fire.
Worst Event	This accident occurred on May 25, 1979, at Chicago's O'Hare Airport when an American Airlines DC-10 lost its left engine upon take-off and crashed seconds later, killing all 272 people aboard and 3 on the ground.

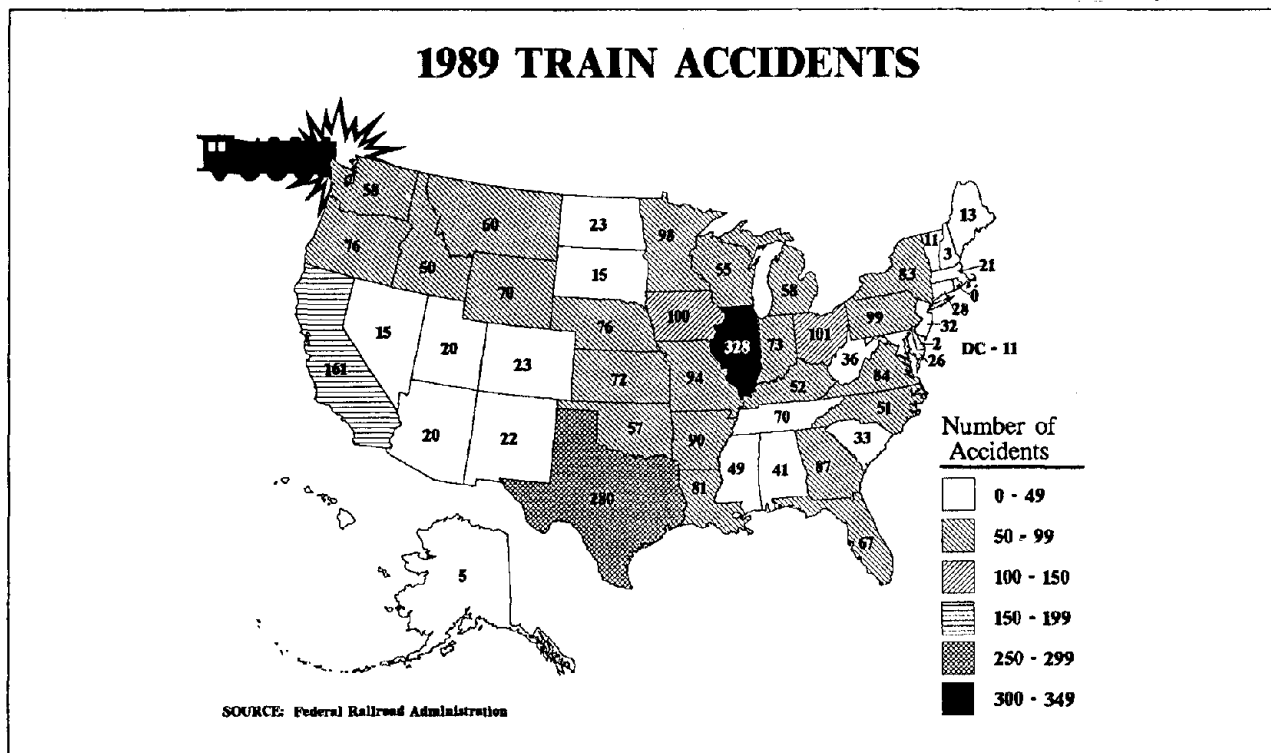


Figure 26

Discussion

There are two circumstances in air transport which trigger a disaster response: an airliner crashing in a populated area, such as happened over Cerritos, California, in 1986 as the result of a collision with a private aircraft and a takeoff or landing accident such as occurred in Washington, D.C., in 1982 and Sioux City, Iowa, in 1989.

Apart from the actual rescue operations, the Washington, D.C., crash highlighted two problems. First, there was a multi-jurisdictional response and a lack of coordination capability, even to the extent there were no common radio frequencies for communications. Second, while this rescue operation was underway, there was another fatal accident involving a subway train which placed an added severe strain on the District of Columbia's disaster response resources.

In terms of loss of life, there have been two serious railroad accidents in the past 20 years. The first was in Chicago in 1972 when one commuter train plowed into the back of another, causing 45 deaths and over 200 injuries. (A saving factor can be attributed to the location of the accident—in the backyard of a major hospital

which had participated in a disaster drill the preceding day.) The second occurred in Chase, Maryland, in 1987 when a train derailment resulted in the death of 16 people.

NATIONAL SECURITY THREATS

National security threats are those threats that primarily come from actions by external, hostile forces against the land, population or infrastructure of the United States. A formal estimate of the security threat to the nation is the responsibility of intelligence agencies using classified sources of information. Statements in this report should not be construed as such an estimate. FEMA has used information in open, unclassified sources to outline how changes in the world situation could affect State and local emergency management. The potential for damage resulting from national security emergencies ranges from the relatively localized damage caused by a terrorist attack to the catastrophe that might occur following an attack on the United States by foreign military forces using chemical, biological or nuclear weapons. National security threats include ballistic missile attack, chemical and biological attack, civil disorder, and nuclear attack along with terrorism. (While terrorism is not a form of attack like the other national security threats, it does represent an important national security threat that encompasses a number of different attack threats.)

Blank

Ballistic Missile Attack

Definition	Attack by "any missile which does not rely upon aerodynamic surfaces to produce lift and consequently follows a ballistic trajectory when thrust is terminated." (JCS Publication 1, Dictionary of Military and Associated Terms) Ballistic missiles are divided into the classes of short-range (less than 600 nautical miles), medium-range (600 to 1500 miles), intermediate-range (1500 to 3000 miles), and intercontinental (3,000 to 8,000 miles) missiles.
National Frequency	No domestic incident has occurred. Ballistic missiles have been used against U.S. interests abroad.
Regions at Risk	All areas of the U.S. are potentially at risk from those nations with an intercontinental ballistic missile capability and a hostile intent to use them.
Season(s)	An attack could occur at any time of the year.
Effects	While most ballistic missiles have limited payloads, the force that accumulates from their travel can still lead to considerable destruction of military targets and urban areas. The addition of chemical, biological or nuclear warheads to ballistic missiles can make their use even more devastating.
Discussion	In the past, the use of ballistic missiles was largely associated with nuclear attack. In recent years, however, the worldwide proliferation of ballistic missiles led it to become an issue in conventional warfare. Libya fired missiles at the Mediterranean US military base at Lampedusa in 1986. Iraq's dramatic use of the Scud (a direct descendant of the World War II era V-2 missile) in the 1991 Gulf War led to a number of American military deaths. Iraq's use of its Scud missiles has also provided a lesson to other small nations in the relative ease of use and concealment capabilities of ballistic missiles.

Figure 27 lists the nations that currently have some sort of missile capability. Few, besides the declared nuclear powers, currently have the capability to send missiles that can reach US territory. Still as military analyst Edward N. Luttwak notes: "a country that can manufacture missiles with a range of say, 300 kilometers will not generally encounter great difficulties in producing ballistic missiles with a range of 600 kilometers and may well be able to acquire missiles with a range of 6,000 kilometers -

Land-Based Surface to Surface Missile Inventories
(Excludes Coastal Defense Forces)

	ICBMs (5550 to 14,800 Km)	IRBMs (2750 to 5550 Km)	MRBMs (1100 to 2750 Km)	SRBMs (> 1100 Km)
US	●			●
CIS	●			●
Belgium				●
France		●		●
Germany				●
Italy				●
Netherlands				●
United Kingdom				●
Bulgaria				●
Czechoslovakia				●
Hungary				●
Poland				●
Romania				●
Yugoslavia				●
China	●		●	●
Afghanistan				●
Japan				●
North Korea				●
South Korea				●
Pakistan				●
Egypt				●
Iran				●
Iraq				●
Israel			●	●
Libya				●
Saudi Arabia			●	
Syria				●
Yemen				●

Source: The Military Balance 1991-1992

Figure 27

without having to overcome the enormous barriers, both political and operational, that constitute such a secure fire wall between tactical and strategic airpower." In any event, a number of nations already have, or will soon get, the ability to reach the territory of US allies in Europe, the Middle East and Asia.

There have been efforts to restrict the proliferation of missile technology through the establishment of the Missile Technology Control Regime. There is enough indigenous technical capability in the Third World, however, to ensure that some will try to develop intercontinental missiles over the next decade to reach the US.

A more ominous missile threat could come from the move to develop air-breathing cruise missiles. Cruise missiles could offer Third World countries a cheaper and more flexible alternative to the acquisition of ballistic missiles. If the terrain data needed by cruise missiles became easily available through commercial geographic information firms, the major obstacle to the widespread development of cruise missiles would be eliminated.

Chemical and Biological Attack

Definition The introduction of toxic or infective agents to harm an enemy's population and animal or plant food resources

National Frequency No U.S. occurrence. However, with the continued development of chemical and biological weapons and with improved delivery systems by Third World nations, the threat could increase in the future.

Regions at Risk Nationwide

Season(s) Although deployment can be affected by climatic conditions, an incident could occur at any time of the year.

Effects The nature of this attack threat falls into three categories: chemical agents, biological agents and toxins.

Chemical. Chemical weapons, including warheads on missiles, contain liquid or gaseous chemical agents that cause toxic damage to living tissue rather than the usual injuries that result from other physical effects such as blast, heat or shrapnel. Although chemical agents do little damage to buildings or vehicles, long-lasting chemical agents placed in structures or whole areas can render these locations useless for humans or animals.

There are four general types of chemical agents available for use as weapons that cause serious injury or death through inhalation or body surface contact: (1) blister agents—general tissue irritants such as mustard gas that can burn or blister the skin or the lung tissue if inhaled; (2) blood gases—agents such as hydrogen cyanide that interfere with cell respiration after entering the blood circulation through the lungs; (3) lung irritants—choking agents such as phosgene that irritate and damage lung tissue and (4) nerve agents—chemicals such as tabun, sarin and soman that interfere with the transmission of nerve impulses and disrupt vital bodily functions such as breathing.

Biological. Biological weapons contain living organisms that can cause disease or death; however, the success or effectiveness of a biological agent is directly related to its ability to reproduce in the organism attacked. The preferred biological weapons involve the use of bacterial agents such as *Bacillus anthracis*—anthrax—the spores of which can remain active in soil for years.

The lethal potential of these weapons has been increased recently by advances made in genetic engineering and biotechnology. Normally harmless, non-disease producing microorganisms can now be modified to become highly toxic or to produce diseases for which an opponent has no known treatment or vaccine. In other cases, disease agents which had been considered too unstable for storage or warfare applications can now be modified by genetic engineering and used as biological agents for warfare.

Toxins. A variant on the biological agents are the toxins. Derived from the growth of living cultures, the toxins have the advantages of being much more deadly by weight than chemical weapons and have a greater stability in handling compared to biological weapons. Botulinal toxic is produced from *Clostridium botulinum*, a common problem resulting from bad food processing. Ricin, obtained from the castor bean, was used in the noted assassination of Bulgarian defector Georgi Markov in London in 1979.

Discussion

The threat from chemical and biological weapons could be a major problem because the agents require little sophistication and are much cheaper to manufacture than nuclear weapons. The technology and expertise required to produce chemical warfare agents are very similar to those common in the petrochemical, pharmaceutical, fertilizer and insecticide industries. The chemicals would likely be made in newly dedicated production units since new construction is easier than conversion of existing factories. However, the conversion of existing facilities for chemical and biological weapons production does have the advantage of reducing the likelihood of detection. These facilities can be built and operated to produce large quantities of the agents from widely available chemical compounds using relatively simple processing techniques. Any country with a modest amount of technical expertise that produces and refines petroleum could make mustard gas, for example, without importing any chemicals. Conversely, the production of nerve gas would require a greater challenge because of the requirement for large quantities of raw materials.

As for biological agents, the Office of Technology Assessment notes that: "*Some biological weapons technology is available, in principle, to any nation that can brew beer.*" In the February 9, 1989, Senate Hearing on Global Spread of Chemical and Biological Weapons, Director William H. Webster of the Central Intelligence Agency told the Committee members that biological agents are more potent than chemical agents and can deliver the broadest area of coverage per payload pound of all

weapon systems. A variety of means such as missiles, tube and rocket artillery, bombs, vectors (insects) or human agents can deliver and disseminate biological agents.

The potential for use of these agents by terrorists is high. For example, a raid on a German terrorist safehouse in Paris uncovered numerous documents for manufacturing bacterial cultures, with flasks containing *Clostridium botulinum* found in the bathroom. There have also been reports of individuals attempting to obtain biological and toxic agents from commercial sources.

Defense against chemical and biological attacks requires a combination of early detection and diagnosis of injuries caused by an attack, an ability to evacuate endangered individuals, appropriate vaccines for preventing the spread of infectious biological agents, antibiotics and antidotes for treatment of casualties, and the development of means to protect and decontaminate areas of attack.

Civil Disorder

Definition Any incident, the intent of which is to disrupt a community to the degree that police intervention is required to maintain public safety. Terrorist attacks, riots, strikes that lead to violence and demonstrations resulting in police intervention and arrests are included in this category.

National Frequency Undetermined

Regions at Risk Nationwide

Season(s) Civil disorders may occur at any time but are more frequent during the summer months.

Effects The effects of this threat can vary based upon the type of event and its severity and range. Loss of life and property as well as disruptions in services such as electricity, water supply, public transportation, communications, etc., could result from civil disorder. Certain types of facilities are more vulnerable than others during civil disorders. These include Federal, State and local government buildings, universities, military bases, abortion clinics, nuclear power facilities and correctional facilities.

Discussion Civil disorders are a form of collective violence interfering with the peace, security, and normal functioning of the community. They are public in character even though, like institutional disorders, they may take place in a restricted setting. Although on occasion they begin with surprising suddenness and develop with alarming speed and intensity, mass disorders are always outgrowths of their particular social context. Indications of such occurrences, though often ignored at the time, can be clearly detected by hindsight. Civil disorders can develop out of legitimate expressions of protest, lawfully organized and conducted. Many such are symptomatic of deep-seated tensions in community relationships; when a precipitating event occurs, these tensions erupt into violence. The immediate, official response to disorder must be to restore order and permit the normal functioning of the community; only a long-range strategy can remove the root causes of disorder and ensure that it will not recur when emergency constraints have been lifted.

Compared to the situation in the 1960s, the number of riots and violent demonstrations that have occurred in the US has been low. However, every year there are incidents at political demonstrations and special public events which tax the capabilities of local law enforcement organizations. Local communities should plan on establishing links with State and Federal sources of support in case of overwhelming crisis.

Nuclear Attack

Definition Any hostile action taken against the United States by foreign forces which results in destruction of military and/or civilian targets through use of nuclear weapons, including the blast, fallout and electromagnetic pulse effects from such an attack.

National Frequency No U.S. occurrence.

Regions at Risk Any area of the U.S. is potentially at risk from either direct blast effects or secondary effects from fire or radioactive fallout.

Season(s) An attack could occur at any time of the year.

Effects The effects of a nuclear attack, even one limited to just a few targets in the US, would be catastrophic and far reaching. Millions of lives could be at risk to the effects of blast overpressure, fire, direct radiation and radioactive fallout. The loss of property and infrastructure would be catastrophic with an almost incalculable associated dollar value, causing national repercussions far beyond the limited area directly affected.

Discussion The report's Introduction discussed the changing nature of the nuclear attack threat to the United States. While the likelihood of a massive, coordinated attack from the republics of the Commonwealth of Independent States (CIS) which succeeded the Soviet Union has diminished, a more limited nuclear attack threat still remains. *Figure 28* lists estimates of the nuclear arsenals of the world's declared nuclear powers. The chart lists the nuclear-capable republics of the CIS separately, since the details of their planned centralized control have not been completed. Looking at the list, it is clear that while most of these nuclear arsenals are much smaller than that of the US, there are several that could inflict significant damage on the country through a strategic nuclear attack.

One estimate of the potential damage was made in a study by William Daugherty, Barbara Levi and Frank von Hippel. Assuming an attack of 100 one-megaton warheads, the study gave four potential scenarios for targeting: 1) a "worst case" attack on US cities attempting to maximize the number of casualties, 2) a 100 warhead attack on the 100 largest US cities, 3) an attack designed to damage the military and industrial capability of the US, and 4) an attack aimed at US strategic

Estimated Nuclear Delivery Systems — 1990

	ICBMs	SLBMs	Bombers
Russia	1067	62	22
Ukraine	176		34
Kazakhstan	104		40
Belarus	54		
France	18	96	173
China	100	24	140
Britain		64	148

Source: The Bulletin of the Atomic Scientists: Nuclear Notebook

Figure 28

nuclear facilities. Despite the fact that the attack scenarios involve just a fraction of existing nuclear weapons inventories, the study revealed that such "limited" attacks would kill tens of millions of Americans. *Figure 29* gives the estimates of deaths and total casualties from either direct blast (overpressure) or the fires resulting from a nuclear attack (conflagration) for each scenario.

Estimated Deaths and Total Casualties from the "100 Megaton" Attacks		
Model:	Deaths (millions)	
	Overpressure →	Conflagration
Attack		
Worst-Case	25-66	36-71
City-Centers	14-42	32-51
Military-Industrial	11-29	23-35
Strategic-Nuclear	3-11	10-16

Figure 29

Apart from the declared nuclear powers, there is a concern about the potential for proliferation of nuclear weapons. CIA Director Robert Gates, in his January 14, 1992 testimony before the Senate Government Affairs Committee stated that: *"Today over 20 countries have, are suspected of having, or are developing nuclear, biological or chemical weapons and the means to deliver them."* The discovery of the extent of the nuclear program of Iraq, a signatory to the Nuclear Non-Proliferation Treaty subject to standard international inspection of its nuclear activities, is a reminder of the potential danger from the spread of nuclear weapons technologies.

Terrorism

Definition

Terrorism is the unlawful use of force or violence against persons or property to intimidate or coerce a government, the civilian population, or any segment thereof, in furtherance of political or social objectives.

The FBI categorizes two types of terrorism in the United States:

- *Domestic terrorism* involves groups or individuals whose terrorist activities are directed at elements of our government or population without foreign direction.
- *International terrorism* involves terrorist activity committed by groups or individuals who are foreign-based and/or directed by countries or groups outside the United States or whose activities transcend national boundaries.

National Frequency

From the years 1983 through 1990, the Federal Bureau of Investigation (FBI) identified a total of 105 terrorist incidents that occurred in the United States (See *Figure 30*).

Regions at Risk

Nationwide. In recent years, the largest number of terrorist strikes occurred in the Western States and Puerto Rico. Attacks in Puerto Rico accounted for about 60 percent of all terrorist incidents between 1983 and 1990 that occurred on US territory.

Season(s)

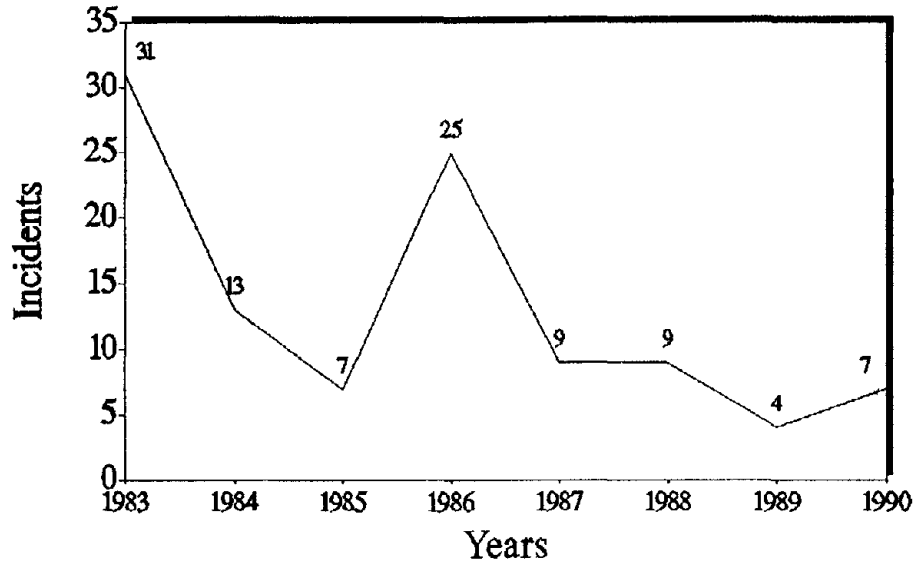
A terrorist incident can occur at any time of the year.

Effects

A terrorist attack can take a number of forms, depending on the technological means available to the terrorist, the nature of the political issue motivating the attack, and the points of weakness of the terrorist's target. Among the possibilities are:

- **Bombing.** Most terrorist incidents in the US have involved bombing attacks, including detonated and undetonated explosive devices, tear gas, pipe and fire bombs and a rocket attack.
- **Airline Attack.** Despite efforts to improve airline security in the United States, some note that US airport security still falls short of necessary standards. Common practices such as curbside check-in of airline baggage and free access of non-passengers to airports create a considerable potential for airline related terrorist incidents to occur.

US Terrorist Incidents



Source: Department of Justice, *Terrorism in the United States*

Figure 30

- **Chemical/Biological Attack.** Terrorists can use chemical or biological weapons to either extort or deliberately try to kill in order to further political goals. Toxins or even some radiological materials, like the water-soluble plutonium chloride, could become a credible threat to municipal water supplies.
- **Infrastructure Attack.** A group of terrorists could coordinate an attack against utilities and other public services. Modern society's dependence on automation allows the terrorist to target computers as a means of causing chaos. The recent revelation that Dutch computer hackers were able to successfully gain access to Defense Department computers at 34 different sites is an illustration of the immediacy of the danger.

The effects of the threats posed by terrorism can vary significantly in relationship to the size and scale of the event and its associated severity. At a minimum, disruptions can include property damage, disruptions in services such as electricity, water supply, public transportation, communications, etc., and loss of life.

Worst Event

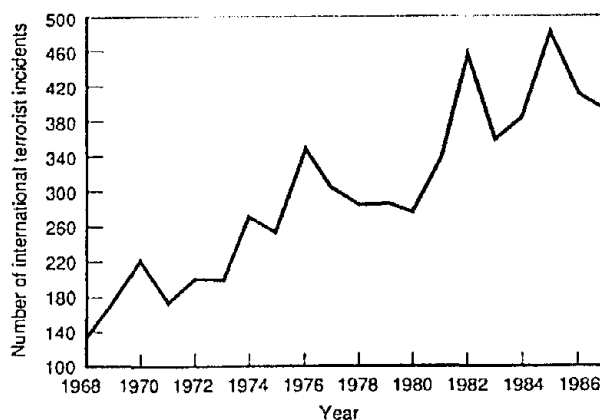
One death and 19 injuries were attributed to domestic terrorism in 1986. No deaths or injuries have been recorded since then.

Discussion

Compared to other countries, there has been only a limited number of terrorist incidents that have occurred within the borders of the United States. Still, as the RAND Corporation's chronology of international terrorism notes, while North America has one of the lowest number of terrorist incidents, the United States stands as the number one target of international terrorist actions. And, as *Figure 31* illustrates, the past two decades have witnessed a general increase in recorded terrorist incidents in the world. Terrorists overseas, like Yu Kikumura of the Japanese Red Army, have already started to look for opportunities to make their point on American territory. Inevitably, increasing numbers of America's local emergency managers will have to face the task of dealing with the consequences of terrorist actions.

Besides a possible increase in the frequency of terrorist incidents, each incident is likely to become more difficult to manage. Terrorists have started to become more technically accomplished in recent years. Among the terrorists participating in the 1988 hijacking of a Kuwait Airlines jet was a trained pilot. The Chukakuha of Japan provided an example of high-tech terrorism in November 1985 by simultaneously cutting the communications and control cables of the Japanese National Railroad at 30 different locations. Thirteen million rail passengers and 30,000 tons of freight were stranded at an estimated cost of 2 billion yen. In the future, such attempts to attack the nation's infrastructure are expected to become more common.

International Terrorist Incidents



Trends in international terrorism: 1968-1987

Source: *The RAND Chronology of International Terrorism for 1987*

Figure 31

RANKING OF THE THREATS

In its direction to FEMA, the Committee stated that it "...understands that certain natural and manmade disasters threaten communities with a varying degree of severity and frequency..." and specifically requested that the study, "...rank the principal threats to the population according to region and any other factors deemed appropriate." However, it is important to note that any ranking of the threats to communities and emergency management coordinators is potentially misleading because of: (1) the wide variations that can occur with the application of different criteria to the same threat, (2) the significant differences that can occur from the impact of a particular threat on a region and the individual States within that region, (3) the fact that threats in one region are not necessarily applicable to another region, (4) variances in the types of data collected on each threat and (5) the lack of available data in some cases with which to develop a reasoned ranking.

This is perhaps best typified in the application of criteria which must be used in order to develop the rankings. A ranking of threats can be based on:

- The reports of local jurisdictions on the threats they face.
- The average annual loss of life caused by each type of hazard.
- The severity of the death toll caused by the worst instance of each type of disaster.
- The number and types of disasters requiring a Presidential declaration to provide Federal recovery assistance.
- The average annual economic loss caused by each hazard.

Figure 32 illustrates the results of using these different methods of ranking hazards. The lack of a consistent pattern of results between the various methods of ranking shows the difficulties in arriving at a single definition of what are actually the most dangerous hazards facing the communities across the nation.

Local Hazard Identification

In a survey periodically conducted by FEMA, local emergency managers themselves identify the hazards that threaten their communities. They report on the hazards that: (1) have actually, or have a high possibility of affecting their jurisdiction, considered a "significant" hazard, and (2) the hazards that could potentially strike their community, a "possible" hazard. Figure 33 ranks the 26 hazards listed in the

THREAT RANKINGS BY VARIOUS CRITERIA




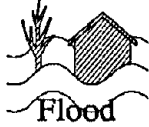
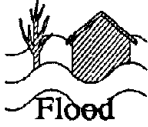










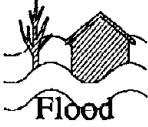









RANKING	Local Hazards	Average Deaths	Worst Case Deaths	Presidential Declarations	Average Economic Loss
First	 Nuclear Attack	 FIRE	 HURRICANE	 Flood	 Flood
Second	 Hazmat Highway	 Flood	 Flood	 Tornado	 Landslide
Third	 Winter Storm	 Winter Storm	 Wildfire	 HURRICANE	 Tornado
Fourth	 Flood	 Tornado	 Earthquake	 Earthquake	 Subsidence
Fifth	 Hazmat Rail	 Landslide	 Tornado	 Wildfire	 Hazmat Highway

Figure 32

FEMA 1988 survey by the number of communities that cited them as threats. Nuclear attack was mentioned the most as both a significant and a possible threat. Second most mentioned was Hazardous Materials Incident — Highway, again both as a significant and a possible threat. The next most significant threats were Winter Storm, Flood, and Hazardous Materials Incident — Rail. In terms of possible threats, the next most mentioned hazards were Power Failure, Flood, and Winter Storm. The information presented here is from the Fiscal Year 1988 survey of local emergency managers. FEMA is currently conducting a new study of national civil defense requirements. The study, which goes through Fiscal Year 1993, will survey State and local emergency coordinators on their perception of the principal threats they face. Future editions of this report will include updated information on changes in perceived threats among State and local emergency managers as a result of recent world events.

Hazards Identified by Local Emergency Managers

(Ranked by Number of Responses)

“Significant” Hazard Rankings

1. Nuclear Attack
2. Hazardous Materials Incident — Highway
3. Winter Storm
4. Flood
5. Hazardous Materials Incident — Rail
6. Power Failure
7. Tornado
8. Hazardous Materials Incident — Fixed Facility
9. Urban Fire
10. Radiological Incident — Transportation
11. Drought
12. Hazardous Materials Incident — Pipeline
13. Wildfire
14. Air Transport Incident
15. Dam Failure
16. Earthquake
17. Rail Transportation Incident
18. Hurricane/Tropical Storm
19. Civil Disorder
20. Hazardous Materials Incident — River
21. Radiological Incident — Fixed Facility
22. Subsidence
23. Landslide
24. Volcano
25. Tsunami
26. Avalanche

“Possible” Hazard Rankings

1. Nuclear Attack
2. Hazardous Materials Incident — Highway
3. Power Failure
4. Flood
5. Winter Storm
6. Radiological Incident — Transportation
7. Tornado
8. Drought
9. Hazardous Materials Incident — Fixed Facility
10. Urban Fire
11. Hazardous Materials Incident — Rail
12. Wildfire
13. Hazardous Materials Incident — Pipeline
14. Earthquake
15. Civil Disorder
16. Air Transport Incident
17. Dam Failure
18. Rail Transportation Incident
19. Hurricane/Tropical Storm
20. Hazardous Materials Incident — River
21. Radiological Incident — Fixed Facility
22. Subsidence
23. Landslide
24. Avalanche
25. Volcano
26. Tsunami

Source: FEMA, CPG 1-35, Hazard Identification, Capability Assessment and Multi-Year Development Plan for Local Governments

Figure 33

Annual Deaths

If the ranking was to be based on the average annual number of deaths alone, the rankings would change dramatically. Even though the data on deaths are relatively incomplete (data are only available on one-third of the hazards on an annual basis and one-half on a worst case basis), the top five threats based on the average annual number of deaths would be: (1) *urban fires*—5,900 deaths, (2) *floods*—146 deaths, (3) *winter storms*—93 deaths, (4) *tornadoes*—74 deaths, (5) *landslides*—25-50 deaths.

Worst Case Deaths

The difference is even more dramatic when compared to a ranking based on the **worst-case deaths**. Based on this data, the rankings would be as follows: (1) *hurricanes*—6,000 deaths from the Galveston, Texas hurricane in 1900, (2) *floods*—2,209 deaths from the Johnstown, Pennsylvania flood in 1889, (3) *wildfires*—1,182 deaths from a wildfire in Wisconsin in 1871, (4) *earthquakes*—700 deaths from the San Francisco, California earthquake in 1906, (5) *tornadoes*—with 689 deaths in 1925.

Presidential Declarations

An examination of Presidential disaster declarations, as a measure of the most severe disasters over a ten year period (Fiscal Year 1982 through Fiscal Year 1991) gives the following ranking of hazards. *Severe storms and flooding (144 declarations)* would rank first in terms of hazards to the nation's communities. *Tornadoes* and their associated effects would rank second, with a total of *57 declarations* over the period. *Hurricanes and typhoons* (a combined total of *43 declarations*) ranks third. *Severe winter weather (15 declarations)* and *fires (7 declarations)* rank fourth and fifth respectively. (See Figure 34).

PRESIDENTIAL DISASTER DECLARATIONS	
October 1, 1981 to September 30, 1991	
Hazard	No. of Declarations
Severe Storms & Flooding	144
Tornadoes & Flooding	30
Tornadoes	27
Hurricanes	27
Typhoons	16
Severe Winter Weather	15
Fires	7
Earthquakes	4
Volcanic Eruptions	1
Total	271

Figure 34

Economic Loss

And finally, if rankings are prepared on the basis of economic loss alone, the list changes yet again. Based on available figures on the average annual losses from various incidents, the rankings are as follows: (1) *floods—\$2.2 billion*, (2) *landslide—\$1-2 billion*, (3) *tornadoes—\$590 million*, (4) *subsidence—in excess of \$125 million*, (5) *highway hazardous materials incidents—\$19 million*.

Summary

This review of the greatest dangers facing the nation shows that it is difficult to develop a single list enumerating the relative threat posed by each hazard compared to all others. Still, a sense of priorities does emerge. Natural hazards, particularly the meteorological ones, dominate in the review. Fire and hazardous material incidents also consistently show up in the rankings as a major threat.

Floods represent an ever-present threat to people and property in every State of the nation. The average annual figure for economic damage from floods, derived from losses during the years 1981-1990, is 2.2 billion. Perhaps the most pervasive of the natural hazards, floods affect all regions of the country to varying degrees. The Upper Northwest, including Washington, Oregon, Alaska, Idaho, Montana and Wyoming, has the lowest percentage of flood-prone areas, totaling 0-5 percent of the total land area of these States. The midwestern region, comprised of the States of North Dakota, South Dakota, Nebraska, Iowa, Missouri, Kansas, Illinois, Indiana, Wisconsin, Minnesota, Michigan, Ohio and Kentucky, has 0-20 percent of its total land area prone to flooding. The same ratio, 0-20 percent, applies to the western region, which includes the States of California, Nevada, Arizona, Utah, Colorado, New Mexico and Hawaii. The States in the southern region (North Carolina, South Carolina, Georgia, Alabama, Florida, Tennessee, Arkansas, Louisiana, Mississippi, Oklahoma and Texas) have the highest percentage of flood-prone land areas, a total of 0-30 percent.

Hurricanes and tropical storms are also of particular concern to all southern and eastern coastal States from Texas to Maine. During the period 1871-1989, 185 hurricanes and tropical storms hit the coastal areas from North Carolina to Texas; 33 hurricanes and tropical storms affected the coastal region stretching from Virginia to Maine. More than 13,000 people have lost their lives in hurricanes from Texas to the northeast in the years of 1900-1989. Property losses from major hurricanes during that time exceeded \$43 billion.

The long-term effects of major hurricanes are particularly serious. The high winds that hurricanes trigger can cause enormous timber losses. Massive storm surges that result from the forces of cyclonic winds on the ocean below can substantially change the geography of a severely hit coastal area. In addition, hurricanes are classic examples of the types of disasters that can trigger "secondary effects" such as tornadoes and flooding which, together with storm surges, can cause extensive damage. Because of the frequently erratic paths of hurricanes, inland States from Oklahoma on a northeastward path to Ohio, Pennsylvania, New York and the New England States can sustain significant damage from the downgraded remnants of hurricanes.

Tornadoes present a threat to all regions of the country, but the southern and midwestern States are particularly susceptible to them. During the period 1959-1988, a staggering 11,343 tornadoes struck the southern region, including the States of North Carolina, South Carolina, Georgia, Alabama, Florida, Tennessee, Arkansas, Louisiana, Mississippi, Oklahoma and Texas. During the same period, 9,234 tornadoes

struck the Midwestern region, comprised of the States of North Dakota, South Dakota, Nebraska, Iowa, Missouri, Kansas, Illinois, Indiana, Wisconsin, Minnesota, Michigan, Ohio and Kentucky. In the remaining areas of the country, 513 tornadoes struck the southwestern States, including California; 1,091 affected the northeastern and mid-Atlantic States and 583 occurred in the upper northwestern States. Although many tornadoes hit sparsely populated, rural areas, they are a serious threat to many States and cause scores of deaths and millions of dollars in property damage on an annual basis.

Winter storms are a common occurrence every year in various areas of the country. Still, they result in deaths and injuries in the hundreds, along with economic losses of hundreds of millions of dollars. The ice storm that struck western and northern New York in March 1991, creating losses at well over \$100 million, is perhaps the most costly natural disaster in the history of New York State.

Earthquakes are a particularly serious threat. While mitigation measures such as building codes can be implemented to reduce the potential damage from an earthquake, some preparedness general are particularly difficult because of the lack of warning prior to an occurrence. In terms of the potential for significant loss of life and damages totaling in the billions of dollars (particularly in urbanized areas), major earthquakes pose a serious threat to the population in risk areas—especially to those populations in the high-risk areas of California and associated risk areas in the western United States.

Landslides, one of the less dramatic hazards, still represent a major threat. Regions at risk from landslides stretch across the country. Landslides take tens of lives every year, with estimated property losses reaching billions of dollars annually.

Fire, based on its frequency of occurrence, areas affected, and the toll it takes in lives and property every year, could be the number one threat facing the American population today. As noted earlier, the annual average of reported fires in the United States during the years 1983-1987 were 2,300,000, which resulted in an average of 5,900 civilian fire deaths, 29,000 civilian injuries and \$7.8 billion in losses from fire each year.

Hazardous materials transportation incidents are a newer threat that is becoming a major challenge to the nation's emergency managers. The country's roads and railways see thousands of hazardous material incidents every year, occasionally resulting in some deaths. The direct costs of such incidents, along with the indirect costs that arise from

transportation disruption and the need for people to evacuate from a hazardous materials scene, make this one of the most significant hazards the nation now faces.

Floods, hurricanes, tornadoes, winter storms, earthquakes, landslides, fires and hazardous material incidents represent the primary threats facing communities and emergency management coordinators. This by no means diminishes the magnitude of the many other threats discussed in this report. The national security threat, for one, is recognized as a key responsibility of the nation's emergency managers. All hazards must be addressed in the effort to adequately protect the nation's people and property from the threats they face.

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THE RELATIONSHIP OF FEMA PROGRAMS TO THREATS

Emergency management consists of organized analysis, planning, decision making, assignment and coordination of available resources for mitigation, preparedness, response and recovery to save lives and protect property from the effects of any emergency, whether from natural, technological or attack sources. In order to fulfill their responsibilities to manage and conduct essential functions, State and local governments must have operational capabilities that will survive any kind of catastrophic emergency. Survivable crisis management capability ensures the ability to direct, control, manage and coordinate emergency operations within and among jurisdictions in cooperation with all government entities—Federal, State and local. To achieve this goal, all jurisdictions need integrated, in-place capabilities built on people, communications and hardware, systems and plans that will enable them to prepare for and respond to all emergencies, including catastrophic disaster, from any source.

Agency Mission

FEMA is responsible for ensuring the establishment and development of policies and programs for emergency management at the Federal, State and local levels. This includes developing a national capability to mitigate against, prepare for, respond to and recover from the full range of emergencies that include natural, technological and national security emergencies.

In view of the broad range of threats the population and industry of the United States face, FEMA is also responsible for ensuring that plans are in place as part of an integrated, all-hazard emergency management program. While the nature of some emergencies (e.g., earthquakes, hurricanes, tornadoes, radiological emergencies) does require certain hazard-specific procedures and activities, the goal of the Agency is to ensure the establishment of an integrated, all-hazards emergency management capability.

The Agency has a wide range of programs available to provide financial and technical assistance to State and local governments. The purpose of these programs is to help State and local emergency managers coordinate their governments' mitigation, preparedness, response and recovery activities for protecting the population from the numerous hazards that threaten their communities.

**Preparedness:
State and Local
Support Programs**

The State and Local Programs and Support Directorate is responsible for developing and maintaining an effective emergency management and response capability designed to mitigate against and reduce the effects of civil emergencies upon life and property. The Directorate develops and oversees programs that enhance State and local government capabilities to prepare for, respond to and recover from emergencies. This responsibility includes preparedness planning and mitigation activities for earthquakes, dam safety, hurricanes, floods (except for those programs authorized by the National Flood Insurance Act of 1968, as amended, which are the responsibility of the FEMA Federal Insurance Administration), tornadoes, radiological and hazardous material accidents and all national security emergencies.

**The Civil Defense
Program**

In accordance with the Federal Civil Defense Act of 1950, as amended, the civil defense program provides the basic elements to build an emergency management capability at the State and local levels—an infrastructure of personnel, hardware, facilities, communications and systems that will provide State and local governments with survivable integrated, all-hazard emergency management capability. As stated in Section 2 of the Civil Defense Act:

It is the policy and intent of Congress to provide a system of civil defense for the protection of life and property in the United States from attack and natural disasters.

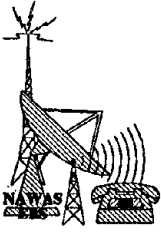


The civil defense program provides funding for up to 50 percent of the salaries of State and local emergency managers and fully funds population protection planners, radiological defense officers and facility surveyors in each State. The preparedness planning undertaken by these individuals has application to natural, technological and attack-related disasters.

Although the radiological defense program was primarily designed to provide equipment for determining radiation levels following a nuclear attack, the same equipment is available for use in peacetime radiological emergencies.

State Emergency Operating Centers, for which up to 50 percent of the funding is provided through the civil defense program, are focal points for coordinated State-level disaster response activities throughout the Nation and are the foundation of the developing survivable crisis management system. In addition, the lessons learned from their use in natural disasters allows State and local governments to be better prepared in the event of attack from conventional, nuclear, chemical or biological weapons.

Listed below are some examples of how the civil defense program is used to cover all hazards:

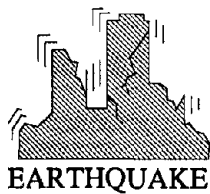


- Through the National Warning System (NAWAS), approximately 7,000 warnings and tests were issued in 1991 alone.
- The Emergency Broadcast System (EBS) was developed in the civil defense program as a means for the President to talk to the general population during times of national emergency; yet, the EBS stations report that Governors and mayors use it over 1,000 times a year in response to natural and technological emergencies.
- Emergency Operating Centers (EOC's) usually are activated on a daily basis by State and local governments during natural disaster response operations to provide effective population protection and crisis management.
- The protection provided to counter the effects of electromagnetic pulse on State and local EOC's, civil defense emergency communications systems and equipment and EBS stations ensures their survivability because it also protects against the effects of lightning and power transients that occur during natural disasters.
- Plans developed by Emergency Management Assistance planners funded under the civil defense program at the State and local levels are used in a community's response to a disaster. Lessons learned by implementing these plans are of great importance in developing subsequent planning guidance and evaluations.
- Civil defense-sponsored testing/exercising proved invaluable to Sioux City, Iowa, by making possible that city's rapid response to the tragic plane crash that occurred in 1989. As Bev Costello, the Iowa State Training Manager noted in an October 1989 letter to the Superintendent of the FEMA Emergency Management Institute, "The direct impact of the FEMA exercise requirements is that we were very well prepared to respond [to the airline crash] and, in fact, responded accordingly because most of the responders had experience working together...I found it interesting that the considerations not rehearsed were precisely the areas where problems arose" (emphasis added).

The civil defense program reduces the vulnerability of the American people, not just to attack, but to the full range of hazards they face. This has been reaffirmed in the new policy on civil defense outlined in

the FEMA's March 1992 report *Civil Defense: A Report to Congress on National Disaster Preparedness*. (This report also outlines the relationship of the new policy to funding arrangements and a new effort to determine the nation's overall civil defense resource requirements.) Combined with the other FEMA emergency management programs, the civil defense program is an integral component of and provides the basic infrastructure for a State and local emergency management capability.

Natural Hazard Programs



FEMA's natural hazards programs include the following elements: (1) National Earthquake Hazards Reduction, (2) Hurricane Preparedness, (3) Dam Safety.

The purpose of the *National Earthquake Hazards Reduction Program* is to reduce the risk to lives and property. This is accomplished through a comprehensive, multi-agency program of scientific research, mitigation, preparedness and response planning and public education. FEMA, as the lead agency, has the statutory responsibility to plan, coordinate and recommend goals, priorities and budgets for earthquake activities among the principal agencies authorized under the Earthquake Hazards Reduction Act of 1977, as amended. The agencies include the United States Geological Service, the National Science Foundation and the National Institute for Standards and Technology.

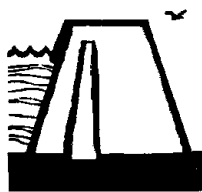
The primary activities of the program are to:

- develop improved seismic design and construction practices for adoption by Federal agencies, State and local governments and the private sector;
- provide financial and technical assistance to State and local governments to implement comprehensive earthquake hazard reduction programs;
- develop public education and awareness programs; and
- plan for and coordinate an adequate Federal capability to respond to a catastrophic earthquake.



The goal of the *Hurricane Preparedness Program* is to reduce the loss of life and property damage from hurricanes in high-risk populations. FEMA, as the chair of the Interagency Coordinating Committee on Hurricanes, coordinates ongoing hurricane-related planning and mitigation activities of the U.S. Army Corps of Engineers, the National Weather Service, the National Hurricane Center and the Office of Ocean and Coastal Resource Management.

The primary functions performed include: (1) conducting population preparedness projects which assist State and local governments in developing and implementing evacuation plans for coastal areas and (2) and property protection projects, which assist State and local governments in developing and implementing hazard mitigation plans for coastal areas.



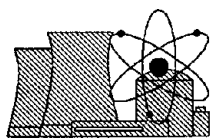
DAM SAFETY

The objective of the *Dam Safety Program* is to enhance the safety of the Nation's dams, thereby protecting lives and property. FEMA exercises dual responsibilities through its Dam Safety Program to (1) coordinate Federal dam safety activities and (2) coordinate and implement activities designed to encourage States to implement strong dam safety programs.

FEMA chairs the Interagency Committee on Dam Safety (ICODS) and coordinates non-Federal dam safety with the Association of State Dam Safety Officials. Training for dam safety officials has been enhanced by the development of "Training Aids for Dam Safety (TAD)." TAD was created, funded, developed and disseminated under FEMA's leadership. Technical assistance is provided through the publication, revision and distribution of technical assistance materials developed by ICODS and others. In addition, FEMA activities help to bring the dam safety message to State and local officials and the private sector by sponsoring State public awareness workshops, informational videos, brochures and other materials.

Technological Hazard Programs

FEMA's programs to help State and local emergency managers prepare for the technological hazards they face include: (1) Radiological Emergency Preparedness, (2) Hazardous Materials and (3) Chemical Stockpile Emergency Preparedness Program.



RADIOLOGICAL
EMERGENCY

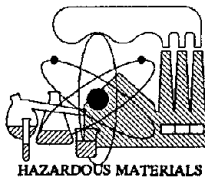
As a result of a Presidential Directive in 1979, FEMA was assigned the lead Federal role for radiological emergency planning and response. Under FEMA's *Radiological Emergency Preparedness Program*, the goal is to enhance integrated emergency planning and response for all types of peacetime radiological emergencies by the State, local and Federal governments. The primary emphasis is directed to planning and preparedness for commercial nuclear power plants, nuclear fuel cycle and material license holders, Department of Defense and Department of Energy facilities and transportation accidents.

Much of the program's effort is directed towards protecting the health and safety of citizens living in the Emergency Planning Zones that are established around each commercial nuclear power plant in the United States. There are 75 commercial nuclear power plant sites nationwide

involving planning and preparedness activities of 460 State, local and tribal governments. Approximately 3 million people live within the Emergency Planning Zones around these sites.

Key activities pertaining to offsite radiological emergency planning and preparedness include evaluation of emergency response and utility plans, review of public emergency information materials, review and testing of utility alert and notification systems, periodic exercises to test emergency response plans and periodic program activities such as drills, plan updates and public meetings.

FEMA's primary regulatory responsibilities includes the provision of FEMA findings on the adequacy of offsite planning and preparedness to the Nuclear Regulatory Commission. FEMA findings are used by the Nuclear Regulatory Commission in making licensing determinations.



The mission of the *Hazardous Materials Program* is to provide technical and financial assistance to State and local governments. In addition, FEMA coordinates and cooperates with the private sector in developing, implementing and evaluating hazardous materials emergency preparedness programs for State and local governments. The mission is accomplished through five separate functional elements—planning, training, exercising, information exchange and intergovernmental coordination/cooperation.

FEMA develops and distributes planning and preparedness guidance to State and local governments in cooperation with the 13 member agencies of the National Response Team. Hazardous materials training courses and course materials are developed and financial assistance is provided to State and local governments in support of State derived course development and delivery. FEMA supports State and local governments in the design, implementation and evaluation of hazardous materials exercises used for assessing the adequacy and effectiveness of existing planning and training programs. FEMA also cooperates with the Department of Transportation in the maintenance of electronic bulletin boards to provide the latest information on hazardous materials planning, training, exercises and conferences to State and local governments and the private sector.

The Department of Defense Authorization Act of 1986 (PL 99-145) mandated the destruction of the Army's stockpile of unitary chemical weapons, which was stored at eight sites in the continental United States. The law directed the Secretary of Defense to provide for the "maximum protection of the environment, the general public, and the personnel who will be involved in the destruction of the chemical agents and munitions."

Based on a Memorandum of Understanding between FEMA and the United States Army, FEMA assists State and local jurisdictions surrounding these eight sites in preparing for incidents related to the storage and destruction of the Army's unitary chemical weapons stockpile through its *Chemical Stockpile Emergency Preparedness Program (CSEPP)* (Figure 35). The program provides technical assistance to these jurisdictions with comprehensive planning, exercises, training and emergency public information. In addition, FEMA serves as the conduit for Army funds to these jurisdictions through its Comprehensive Cooperative Agreement process.

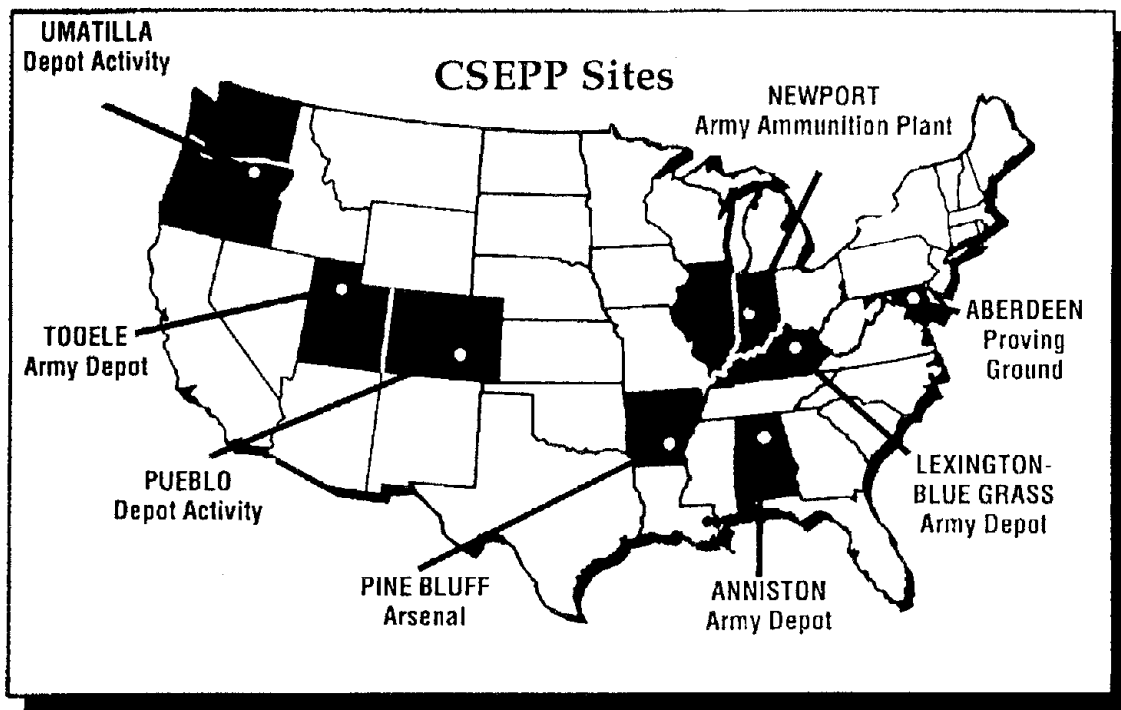


Figure 35

The National Urban Search and Rescue System

FEMA's initiation of the National Urban Search and Rescue (US&R) System represents a new type of effort in building State and local emergency capabilities. The US&R program combines the benefits of the National Earthquake Hazards Reduction Program with the responsiveness of the Stafford Act. Under this program, grants will be made available to State and local jurisdictions that display a certain level of US&R response capability. These grants are used to enhance their existing capabilities through equipment acquisition and additional training programs, while simultaneously providing the Federal

government with an immediately deployable response capability to respond to disasters that require US&R support within the United States.

To ensure standardization of the Federal US&R response, FEMA has developed a 56-person task force structure by which all applicants must configure their resources. These task forces are multi-functional, configured into four specialized teams of search, rescue, medical and technical. In September 1991, FEMA awarded equipment grants totaling almost \$2 million dollars to 25 State-consolidated and local sponsored task forces. There are also nine other task forces that will participate in the US&R System by adhering to its developmental guidelines and offering themselves for Federal deployment.

**Response:
Federal
Response Plan**

The Federal government also provides aid in catastrophic disasters where the emergency response capabilities of State and local governments are overwhelmed. In a major disaster, the Robert T. Stafford Disaster Relief and Emergency Assistance Act allows the President to "direct any Federal agency, with or without reimbursement, to utilize its authorities and the resources granted to it under Federal law (including personnel, equipment, supplies, facilities, and managerial, technical, and advisory services) in support of State and local disaster assistance efforts."

There are instances where emergency response assistance may be obtained from Federal government agencies without a Presidential declaration of a major disaster or an emergency. For example:

- Search and Rescue Assistance may be provided by the U.S. Coast Guard or U.S. Armed Forces in search and rescue operations to evacuate disaster victims and transport supplies and equipment.
- Flood Protection Assistance can be provided by the U.S. Army Corps of Engineers, which has the authority to assist in flood-fighting and rescue operations and to protect, repair and restore federally constructed flood-control works threatened, damaged or destroyed by a flood.
- Fire Suppression Assistance may be authorized by the President to provide aid, including grants, equipment, supplies and personnel to a State for the suppression of a forest or grassland fire on public or private lands that threatens to become a major disaster.



Still, a major disaster may require a broad spectrum of Federal assistance to immediately support State and local emergency response operations. The formal process of coordinating Federal support to States and localities in an overwhelming emergency is outlined in the *Federal Response Plan*. The Plan describes the basic mechanisms and structures that Federal government will use in mobilizing department and agency resources to augment State and local response efforts.

In the Plan, Federal support is organized according to a series of Emergency Support Functions (ESFs). Each ESF is headed by a primary or lead Federal agency, with other agencies providing support as necessary to carry out the function. Primary agencies for an ESF are established on the basis of having the most resources and capabilities in the particular functional area. *Figure 36* lists the current ESFs and their primary agencies under the current Federal Response Plan.

FEDERAL RESPONSE PLAN EMERGENCY SUPPORT FUNCTIONS	
EMERGENCY SUPPORT FUNCTION	PRIMARY AGENCY
1. Transportation	Department of Transportation
2. Communications	National Communications System
3. Public Works and Engineering	Department of Defense
4. Fire Fighting	Department of Agriculture
5. Information and Planning	Federal Emergency Management Agency
6. Mass Care	American Red Cross
7. Resources Support	General Services Administration
8. Health and Medical Services	Department of Health and Human Services
9. Urban Search and Rescue	Department of Defense
10. Hazardous Materials	Environmental Protection Agency
11. Food	Department of Agriculture
12. Energy	Department of Energy

Figure 36

Activation

In an emergency, the FEMA Director may direct the activation of the Plan on a partial or full basis. Under a Presidential declaration of disaster, the FEMA Director will also appoint a Federal Coordinating Officer on behalf of the President for each declared State to coordinate the overall delivery of Federal assistance to State governments managing the response to a disaster.

Regional Operations

At the Regional level, the FEMA Regional Director will set up a Regional Operations Center (ROC) and establish links with affected States as an interim measure.

Shortly thereafter, an Emergency Response Team (ERT) is established for the disaster. Made up of FEMA personnel and regional representatives of Plan ESFs, the ERT is the interagency group providing administrative, logistical and operational support to the regional response activities. An advance element of the ERT will assess the impact of the disaster situation, collect damage information and set up response operations in the field.

National Operations

A national support structure is also established in order to support Federal disaster response operations in the field. A Catastrophic Disaster Response Group (CDRG) is set up. Made up of the heads of Federal agencies responding to the disaster, the CDRG resolves any broad resource or operational issues arising from the response. The CDRG is supported by an Emergency Support Team (EST). The EST mirrors the structure of the ERT in the field, providing national support as needed.

The Federal Response Plan is the means by which the Federal government can provide a gradual, organized and coordinated means of meeting the needs of States and local governments overwhelmed by a major disaster or emergency. *Figure 37* is a list of the agencies with assigned roles in the current Federal Response Plan.

Federal Response Plan — Agencies Involved

Department of Agriculture	Agency for International Development
Department of Commerce	American Red Cross
Department of Defense	Environmental Protection Agency
Department of Education	Federal Communications Commission
Department of Energy	Federal Emergency Management Agency
Department of Health and Human Services	General Services Administration
Department of Housing and Urban Development	Interstate Commerce Commission
Department of the Interior	National Aeronautics and Space Administration
Department of Justice	National Communications System
Department of Labor	Nuclear Regulatory Commission
Department of State	Office of Personnel Management
Department of Transportation	Tennessee Valley Authority
Department of the Treasury	U.S. Postal Service
Department of Veterans Affairs	

Figure 37

**Recovery:
The Disaster Relief
Program**

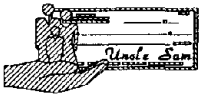
The Disaster Relief Program is designed to supplement the efforts and available resources of State and local governments and voluntary relief organizations. The President's declaration of a "major disaster" or an "emergency" authorizes Federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act and triggers other Federal disaster relief programs.

Two primary forms of Federal disaster assistance can be made available under a Presidential declaration of a major disaster: (1) assistance to individuals and (2) assistance to State and local governments.

**Individual
Assistance**

One of the most important objectives after any disaster is to inform individuals of the assistance available and to assist them in the application and delivery process. Information outlining available aid programs is disseminated by FEMA through radio, television, newspapers and the mass distribution of pamphlets, as well as "outreach" teams and toll-free telephone "hotlines." This "Individual Assistance" may include:

- temporary housing until alternative housing is available for disaster victims whose homes are uninhabitable;
- minimum essential repairs to owner-occupied residences in lieu of other forms of temporary housing so that families can return quickly to their damaged homes;
- disaster unemployment assistance and job placement assistance for those unemployed as a result of a major disaster;
- individual and family grants of up to \$11,500 to meet disaster-related necessary expenses or serious needs when those affected are unable to meet such expenses or needs through other programs or other means;
- legal services to low-income families and individuals;
- crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems; and
- assistance through the Cora Brown Fund to victims of natural disasters for those disaster-related needs that have not been or will not be met by government agencies or other organizations that have programs to address such needs.



Individual Assistance

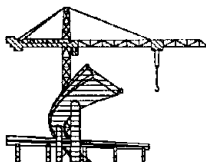
Although the following forms of assistance are not FEMA programs, FEMA, as the lead agency for Federal disaster assistance, coordinates the aid provided by other Federal agencies under Presidential declarations of major disasters or emergencies:

- loans to individuals, businesses and farmers for repair, rehabilitation or replacement of damaged real and personal property and some production losses not fully covered by insurance;
- agricultural assistance, including technical assistance; payments covering a major portion of the cost to eligible farmers who perform emergency conservation actions on farmland damaged by a disaster and provision of federally owned grain for livestock and herd preservation;
- veteran's assistance, such as death benefits, pensions, insurance settlements and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged;
- tax relief, including help from the Internal Revenue Service in claiming casualty losses resulting from the disaster and State tax assistance; and
- waiver of penalty for early withdrawal of funds from certain time deposits.

Public Assistance

Assistance to State and local governments is provided as soon as practicable following the President's declaration of a major disaster. Project applications submitted by States and eligible political subdivisions of States for "*Public Assistance*" may be approved to fund a variety of projects, including:

- clearance of debris, when in the public interest or on public or private lands or waters;
- emergency protective measures for the preservation of life and property;
- repair or replacement of streets, roads and bridges;
- repair or replacement of water control facilities (dikes, levees, irrigation works and drainage facilities);
- repair or replacement of public buildings and related equipment;
- repair or replacement of public utilities;
- repair or restoration of public facilities damaged while under construction;
- repair or replacement or recreational facilities and parks; and
- repair or replacement of eligible private nonprofit educational, utility, emergency, medical and custodial care facilities, including those for the aged or disabled, and facilities on Indian reservations.



Public Assistance

Other forms of assistance that may be made available under a Presidential declaration of a major disaster include:

- community disaster loans from FEMA to communities that may suffer a substantial loss of tax and other revenues and can demonstrate a need for financial assistance in order to perform their governmental functions;
- certain forms of hazard mitigation assistance from FEMA under its own authorities and with other Federal agencies through the interagency hazard mitigation team process;
- funding of mitigation projects through the Hazard Mitigation Grant Program, which can fund up to 50 percent of the project;
- use of Federal equipment, supplies, facilities, personnel and other resources (other than the extension of credit) from various Federal agencies; and
- repairs to Federal-aid system roads when authorized by the Department of Transportation.

**Mitigation:
FIA/USFA**

Finally, FEMA provides support to States and localities in their effort to mitigate the occurrence and effects of disasters. Besides the hazard mitigation aid already mentioned above, Federal mitigation programs also address our most frequently occurring disasters—flood and fire.

**The Federal
Insurance
Administration**

The FEMA Federal Insurance Administration directs Federal programs dealing with flood insurance and the Unified National Program for Floodplain Management.

Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The program was broadened and modified in the Flood Disaster Protection Act of 1973.

Before the passage of the National Flood Insurance Act of 1968, national response to flood disasters consisted of constructing flood control works and providing disaster relief to flood victims. Flood losses were not reduced nor was unwise development discouraged. No insurance companies provided flood coverage for the public, and building techniques to reduce flood damage were overlooked. In creating the National Flood Insurance Program, Congress provided a program for mitigating future damage from floods and an insurance mechanism for the public to obtain protection from flood losses.

The National Flood Insurance Program, which is administered by FEMA's Federal Insurance Administration, enables property owners to purchase flood insurance. It is designed to provide an insurance alternative to disaster assistance as a means of meeting escalating costs for repairing flood damage.



Local communities participate in the NFIP through an agreement with the Federal government. Under this agreement, the Federal government makes flood insurance available as a financial protection against actual flood losses if the community implements and enforces measures to reduce future flood risks to new construction in special flood hazard areas. To date, there are nearly 18,000 communities participating in this program.

When a community joins the NFIP, it adopts and enforces minimum floodplain management standards. FEMA works closely with States and local communities to identify flood hazard areas and flooding risks. The floodplain requirements are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated floods.

In 1981, FEMA developed the "Write Your Own" program to reinvolve the private-sector insurance companies in the NFIP. The goals of the "Write Your Own" program are:

- to increase the NFIP policy base and the geographic distribution of policies,
- to improve service to NFIP policy holders through the infusion of insurance industry knowledge and
- to provide the insurance industry with direct operating experience with flood insurance.

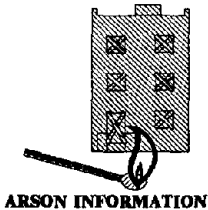
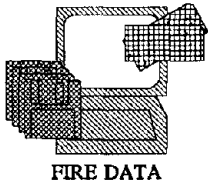
The Community Rating System (CRS), created by FEMA in 1990, provides a new incentive for activities that reduce flood losses and support the sale of flood insurance. Any community that participates in the NFIP may apply for CRS classification to receive flood insurance premium rate credits for its residents. To qualify for these credits, the community must demonstrate that its implementation activities for floodplain management and public information exceed the minimum NFIP requirements.

**United States
Fire
Administration**

The mission of the FEMA United States Fire Administration (USFA) is (1) to enhance the Nation's fire prevention and control activities, (2) to reduce significantly the Nation's loss of life from fire and (3) to achieve a reduction in property loss and non-fatal injury due to fire. The FEMA National Fire Academy provides educational programs at the FEMA training facility located in Emmitsburg, Maryland, and through off-campus outreach courses.

The United States Fire Administration offers a wide range of programs to both fire service professionals, emergency managers and the public. These include:

- The National Fire Incident Reporting System, which operates in conjunction with the National Fire Information Council. The USFA coordinates this fire data collection and analysis program on a voluntary basis with most States and a number of metropolitan areas. This system allows USFA to track fire safety trends and measures any change in the numbers of fire casualties.
- The Management Application Project and the *Arson Information Management Systems Project* expand the data capabilities of the National Fire Incident Reporting System with computer software packages that manage fire data.
- Community Volunteer Fire Prevention grants to 21 States and the District of Columbia fund local fire prevention and education projects.
- The Firefighters Integrated Response Equipment System improves the design and performance of structural firefighters' clothing and equipment. Firefighter suits are being developed and tested to withstand hazardous chemicals and toxic gases. Field tests and studies to determine the effects of smoke and other environmental and behavioral characteristics on firefighters are being conducted.
- The USFA works with the Children's Television Workshop to develop fire safety materials for use by educators, focusing on fire safety for pre-school children by using Sesame Street materials. The USFA also runs a series of educational teleconferences yearly for fire service and emergency management audiences throughout the country on subjects ranging from flammable gases and liquids to residential sprinklers, stress management and public affairs. In addition, the USFA



maintains an Arson Resource Center as an information clearinghouse on arson data for use by students of the National Fire Academy, emergency management personnel and the public.

Summary

Regardless of whether the programs listed above are provided in the form of financial assistance, technical assistance or guidance, they provide the primary system within the Federal government to assist State and local governments in developing a readiness capability against threats. They cover the full range of emergency management activities—mitigation, preparedness, response and recovery—required against the full range of natural, technological and national security emergencies, including nuclear attack.

The following is a representative list of the types of assistance that FEMA is providing under the civil defense program in 1991:

- funding of up to 50 percent of the salaries of over 6,700 full and part-time State and local emergency managers in over 2,600 jurisdictions nationwide;
- updating and evaluating 320 State and local Emergency Operations Plans (EOP's);
- funding tours for up to 600 military reservist Individual Mobilization Augmentees to assist State and local emergency managers in emergency planning and preparedness activities for both national security and natural and technological hazards;
- assisting approximately 500 local jurisdictions review/update their radiological defense annexes for a cumulative total of approximately 3,600 developed/updated radiological defense annexes and assisting approximately 400 State and local radiological defense exercises;
- funding 160 State planners to develop/update State and local EOP's; and
- supporting 3,950 State and local exercises and training 382,000 participants.

These activities are in addition to the on-going support provided by civil defense-supported programs such as Emergency Operating Centers, the Emergency Broadcast System, the National Warning System and other communications, planning, hardware and training functions.

In addition, other agency program activities include:

- site specific final determinations and offsite emergency preparedness planning, joint exercises and remedial exercises under the Radiological Emergency Preparedness program;
- the conduct of studies and analyses, the development of policy guidance, the conduct of exercises and assessments of training courses under the hazardous materials program;
- a wide variety of earthquake preparedness activities, including FEMA's role as lead coordinating agency, seismic design, State and local hazards reduction, Federal response planning, earthquake education and information transfer and multi-hazard planning;
- disaster preparedness, response and recovery activities under the Robert T. Stafford Disaster Relief and Emergency Assistance Act;
- the initiation of flood studies and the completion of restudies, limited flood-plain map updates, flood map revisions, erosion studies initiated and digital maps produced under the Federal Insurance Administration; and
- a wide range of programs under the U.S. Fire Administration to enhance public awareness of the hazards of fire, fire protection and prevention measures; research codes and standards and undertake projects of anti-arson strategies; continue support for fire service leadership development through educational efforts, conferences and special publications; encourage broader involvement of the fire service in public/private partnerships in the areas of new technology and approaches to addressing fire problems; undertake research to develop superior protective clothing, tools and equipment to allow firefighters to operate more safely and effectively in emergencies and other measures to lower the rate of death, injury and illness among the nation's firefighters.

The FEMA Comprehensive Cooperative Agreement (CCA) process distributed in excess of \$126 million to State and local governments in 1991. *Figure 38* displays the support these programs provided to State and local governments across the full range of threats.

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