

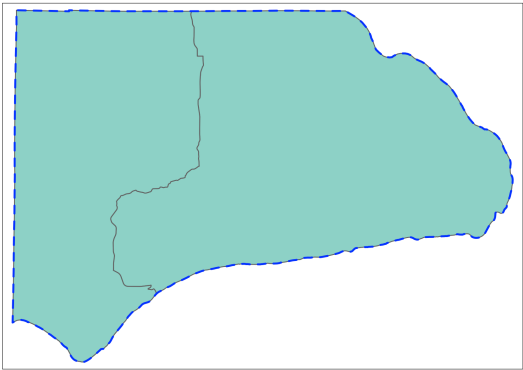
# County-Level Risk Assessment: Hardin

## Basic Statistics

Table 1: Basic Statistics (County level)

| Information                   | Value        |
|-------------------------------|--------------|
| Population                    | 3890 persons |
| Area sq. miles                | 177.73 sqm   |
| Gross Density(persons/sq mil) | 22 p/sqm     |
| Avg HH Size                   | 2.5 persons  |
| Median HH Income              | 50847 USD    |

## Census Tracts within Hardin



Resilience Category

- Very Low
- Low
- Moderate
- High
- Very High

## Count of Tracts in each Category

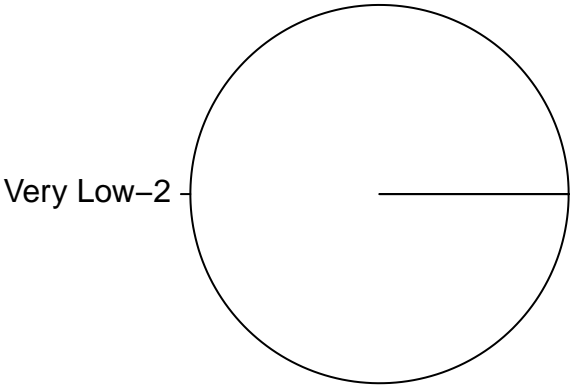







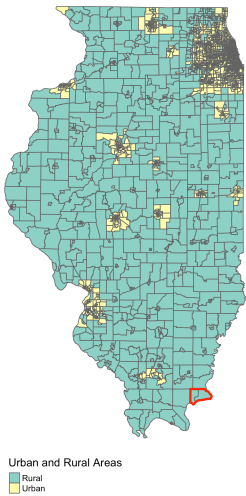
Table 2: Percentage of Census Tracts under each Resilience Category(County level)

| Very High | High | Moderate | Low | Very Low |
|-----------|------|----------|-----|----------|
| 0         | 0    | 0        | 0   | 100      |

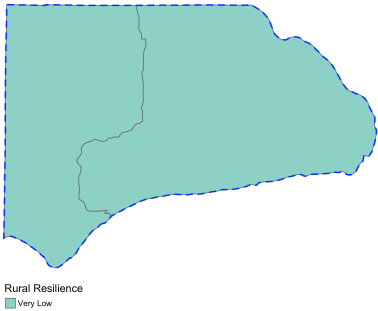
## Indicator Group Rankings

| Indicator Group  | High Risk Areas   | Low Risk Areas  |
|--|---|---|
| <b>Community</b><br>        | Old percent, Recent Immigrants Percent, Elderly growth percent, Physically Unhealthy Days, Inadequate Facilities, COVID-19 death rate, Percent Food Insecure, Percent rural   | Females Percent, PrimeWorkingAge percent, Food Environment Index, Percent Exercise Access, PrimaryCare Physicians Rate                  |
| <b>Economy</b><br>          | Agro Percent, UnstableEmployment Percent, LowIncome Percent, PT LQ, Agri LQ, GINI Index, Percent Children in Poverty, Gender Pay Gap, Percent income required for childcare expenses, CommuteTime, Vice related business rate, Recreation related business rate | poverty, Unemployment percent, WorkNearby percent, Service LQ, construction LQ, Transport LQ, Edu LQ, Others, Others LQ                 |
| <b>Housing</b><br>          | OldHomes, Vacancy, MobileHomes, Renters Cost IncomeRatio  | Homewownership, Cost IncomeRatio  |
| <b>Environment</b><br>     | Avg temp, Max temp, Min temp, Precipitation, CO8, Pb3, NO2AM, PM10, PCT IRRIGATED ACRES ln, std coal prim pop ln, std metal prim pop ln, std nonmetal prim pop ln, std stone prim pop ln, Radon.x, Per PSWithSW.x, W Cd ln, W Cr ln, W FL ln, W NO3 ln          | pct manure acres ln, pct harvested acres ln, fungicide ln, herbicide ln, insecticide ln, D303 Percent ln, CaAve ln, NO3Ave.x, SO4Ave ln |
| <b>Infrastructure</b><br> | Percent PoorCondition Bridges, Percent commuters by transit   | Percent BroadbandAccess, Percent MediumFairCondition Bridges  |

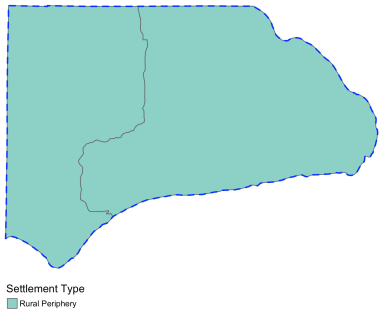
Census Tracts within Hardin








Rural Resilience within Hardin



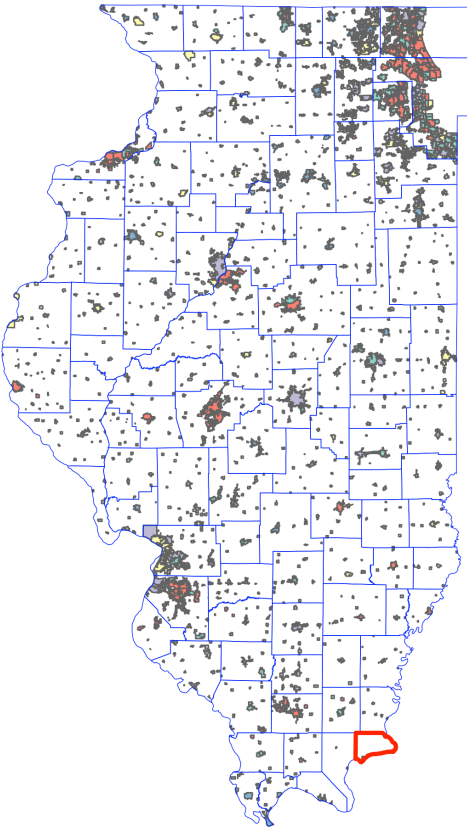
Settlement Types



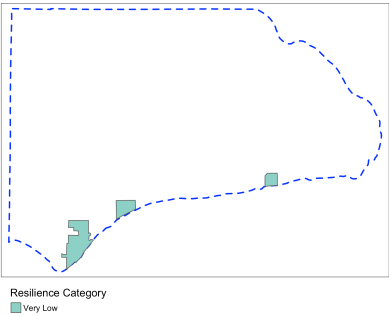
## Rural Indicator Rankings

| Indicator Group  | High Risk Areas  | Low Risk Areas   |
|--|--|--|
| <b>Community</b><br>        | NotMarried Percent, Avg<br>HHsize, Percent<br>AssistanceNeed, Physically<br>Unhealthy Days, Inadequate<br>Facilities, COVID-19 death rate,<br>Percent Food Insecure, Percent<br>rural  | Females Percent, Educated<br>percent, PrimeWorkingAge<br>percent, Food Environment<br>Index, Percent Exercise Access,<br>PrimaryCare Physicians Rate,<br>Social Association Rate   |
| <b>Economy</b><br>          | Agro Percent,<br>UnstableEmployment Percent,<br>LowIncome Percent, PT LQ,<br>Agri, Agri LQ, GINI Index,<br>Percent Children in Poverty,<br>Gender Pay Gap, Percent<br>income required for childcare<br>expenses, CommuteTime, Vice<br>related business rate, Recreation<br>related business rate | poverty, WorkNearby percent,<br>MBS LQ, construction LQ,<br>Transport LQ, Edu LQ, Others<br>LQ, Walkability Score, Civic<br>related business rate, Education<br>related business rate, Healthcare<br>related business rate |
| <b>Housing</b><br>          | OldHomes, Vacancy, Units<br>SingleFamily, MobileHomes  | Homewownership, NewHomes   |
| <b>Environment</b><br>     | Precipitation, PCT IRRIGATED<br>ACRES ln, std coal prim pop ln,<br>std metal prim pop ln, std<br>nonmetal prim pop ln, std stone<br>prim pop ln, Radon.x, Per<br>PSWithSW.x, W Cd ln, W Cr ln,<br>W FL ln, W NO3 ln  | Avg Temp, Max Temp, Min<br>Temp, pct manure acres ln, pct<br>harvested acres ln, fungicide ln,<br>herbicide ln, insecticide ln,<br>D303 Percent ln, CaAve ln,<br>NO3Ave.x, SO4Ave ln                                       |
| <b>Infrastructure</b><br> | Percent PoorCondition Bridges,<br>Percent commuters by transit   | Percent BroadbandAccess,<br>Percent MediumFairCondition<br>Bridges   |

State-Level Places Map



Places Map within Hardin County, IL



Count of Places in each Category

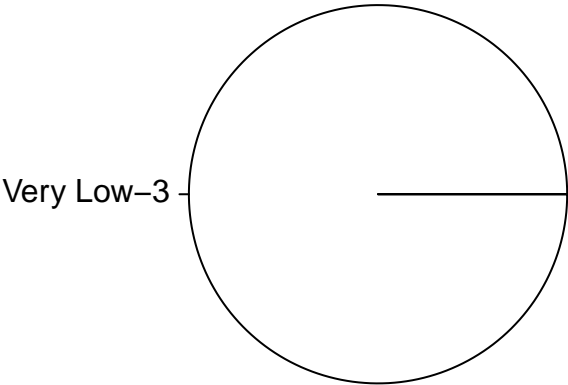







Table 5: Percentage of Census Tracts under each Resilience Category(County level)

| Very High | High | Moderate | Low  | Very Low |
|-----------|------|----------|------|----------|
| NA %      | NA % | NA %     | NA % | Inf %    |

## Places Indicator Rankings

| Indicator Group  | High Risk Areas  | Low Risk Areas  |
|--|--|---|
| <b>Community</b><br>        | Old percent, NotMarried Percent, LargeFam Percent, Physically Unhealthy Days, Inadequate Facilities, COVID-19 death rate, Percent Food Insecure, Percent rural   | Females Percent, Educated percent, PrimeWorkingAge percent, Food Environment Index, Percent Exercise Access, PrimaryCare Physicians Rate, Social Association Rate     |
| <b>Economy</b><br>          | Agro Percent, LowIncome Percent, PT LQ, Agri LQ, Arts LQ, GINI Index, Percent Children in Poverty, Gender Pay Gap, Percent income required for childcare expenses, CommuteTime, Vice related business rate, Recreation related business rate | MHHI, poverty, Service LQ, construction LQ, Walkability Score, Civic related business rate, Education related business rate, Healthcare related business rate         |
| <b>Housing</b><br>          | OldHomes, Rented, Vacancy, Units SingleFamily  | Homewownership, NewHomes  |
| <b>Environment</b><br>      | Precipitation, PCT IRRIGATED ACRES ln, std coal prim pop ln, std metal prim pop ln, std nonmetal prim pop ln, std stone prim pop ln, Radon.x, Per PSWithSW.x, W Cd ln, W Cr ln, W FL ln, W NO3 ln  | Avg Temp, Max Temp, Min Temp, pct manure acres ln, pct harvested acres ln, fungicide ln, herbicide ln, insecticide ln, D303 Percent ln, CaAve ln, NO3Ave.x, SO4Ave ln |
| <b>Infrastructure</b><br> | Percent PoorCondition Bridges, Percent commuters by transit  | Percent BroadbandAccess, Percent MediumFairCondition Bridges  |

## Relevant Resources

The following represent key areas of concern (in order of importance) at the county level:

### - Infrastructure

### - Economy

The resources below have been extracted from the Disaster Planning Library to facilitate planning for high-risk areas observed through the assessment. Please go through the following tools as a starting point for your planning process and feel free to search the Disaster Planning Library for further information, if required. The resources here are included to facilitate the process of hazard mitigation planning, through the Planning for a Purpose Model of Illinois Extension (see Toolkit).

## Infrastructure

### Green Infrastructure

- **Green Infrastructure: Smart Conservation For The 21st Century**

Organization : Renewable Resources Journal

Year : 2002

Document\_type : General Resource/ Foundational Research, Planning Tool

Disasters : Flood, Man-Made Disasters

Abstract : “Green infrastructure” is a term becoming more commonly used among natural resource professionals. While it means different things to different people, depending on the context in which it is used, for the purposes of this article, green infrastructure is an interconnected network of green space that conserves natural ecosystem values and functions and provides associated benefits to human populations. Green infrastructure is the ecological framework needed for environmental, social and economic sustainability- our nation’s natural life support system. Planning utilizing green infrastructure differs from conventional open space planning because it looks at conservation values in concert with land development, growth management and built infrastructure planning. This article introduces green infrastructure as a strategic approach to land conservation that addresses the ecological and social impacts of sprawl and the accelerated consumption and fragmentation of open land. It describes the concept and value of green infrastructure and presents seven principles for successful green infrastructure initiatives.

Plan\_Components : Planning Processes

- **Mitigation Assistance: Building Resilient Infrastructure And Communities**

Organization : FEMA

Year : 2022

Document\_type : Policy

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Man-Made Disasters, Biological Disasters, Soil Erosion/Landslides

Abstract : The purpose of this policy is to establish the framework and requirements for BRIC while allowing flexibility to promote continuous program improvement through priorities and criteria set forth in the annual Notice of Funding Opportunity (NOFO).

The BRIC program is designed to promote a national culture of preparedness and public safety through encouraging investments to protect the nation’s communities and infrastructure and through strengthening national mitigation capabilities to foster resilience.

Plan\_Components : Strategies, Funding Mechanisms

- **What Is Green Infrastructure?**

Organization : EPA

Year : 2022

Document\_type : Web-based Resource, Manual for an Local Organization

Disasters : Flood, Drought, Extreme Weather

Abstract : Description of green infrastructure with examples of different types of green infrastructure.

Plan\_Components : Strategies

- **Green Infrastructure Modeling Tools**

Organization : EPA

Year : 2022

Document\_type : General Resource/ Foundational Research, Web-based Resource, Planning Tool

Disasters : Flood, Extreme Weather

Abstract : Modeling tools support planning and design decisions on a range of scales from setting a green infrastructure target for an entire watershed to designing a green infrastructure practice for a particular site.

Plan\_Components : Strategies, Tools, Green Infrastructure

- **Overcoming Barriers To Green Infrastructure**

Organization : EPA

Year : 2022

Document\_type : General Resource/ Foundational Research, Web-based Resource

Disasters : Flood, Drought

Abstract : Communities across the country are experiencing the benefits of green infrastructure. They have adopted performance standards or incentives promoting green infrastructure while others have built demonstration projects. Here we identify some of the barriers to adopting green infrastructure approaches and suggest strategies to overcome them.

Plan\_Components : Strategies, Green Infrastructure

- **Operation And Maintenance Of Green Infrastructure Receiving Runoff From Roads And Parking Lots**

Organization : EPA

Year : 2016

Document\_type : General Resource/ Foundational Research, Manual for an Local Organization

Disasters : Flood

Abstract : Operation and maintenance is a challenge that when not addressed properly can lead to failure of green infrastructure and high costs associated with restoration. This memorandum addresses common operation and maintenance questions and provides recommendations for evaluating the need and providing maintenance for green infrastructure, specifically bioretention and bioswales, that serves highly impervious roadways and parking lots.

Plan\_Components : Strategies, Tools, Green Infrastructure

- **Green Infrastructure Funding Opportunities**

Organization : EPA

Year : 2022

Document\_type : Web-based Resource, Funding Opportunities

Disasters : Flood, Extreme Weather, Soil Erosion/Landslides

Abstract : Federal funding sources and funding resources from the EPA for green infrastructure

Plan\_Components : Funding Mechanisms, Tools

- **Green Infrastructure Grant Opportunities**

Organization : Illinois EPA

Year : 2021

Document\_type : Web-based Resource, Funding Opportunities

Disasters : Flood, Drought, Soil Erosion/Landslides

Abstract : The new Green Infrastructure Grant Opportunities (GIGO) Program funds projects to construct green infrastructure best management practices (BMPs) that prevent, eliminate, or reduce water quality impairments by decreasing stormwater runoff into Illinois' rivers, streams, and lakes.



Projects that implement treatment trains (multiple BMPs in a series) and/or multiple BMPs within the same watershed may be more effective and efficient than a single large green infrastructure BMP.  
Plan\_Components : Funding Mechanisms, Green Infrastructure

- **Managing Wet Weather With Green Infrastructure Municipal Handbook Funding Options**

Organization : EPA

Year : 2008

Document\_type : Manual for an Local Organization, Funding Opportunities

Disasters : Flood

Abstract : The Municipal Handbook is a series of documents to help local officials implement green infrastructure in their communities. This chapter identifies and discusses the two most common funding options communities are using for green stormwater infrastructure – stormwater fees and loan programs.

Plan\_Components : Strategies, Funding Mechanisms, Case Studies, Green Infrastructure

- **Managing Wet Weather With Green Infrastructure Municipal Handbook Green Infrastructure Retrofit Policies**

Organization : EPA

Year : 2008

Document\_type : Planning Tool, Manual for an Local Organization, Policy

Disasters : Flood

Abstract : The Municipal Handbook is a series of documents to help local officials implement green infrastructure in their communities. This chapter is about creating policies for green infrastructure.

Plan\_Components : Strategies, Planning Processes, Tools, Green Infrastructure

- **Managing Wet Weather With Green Infrastructure Municipal Handbook Green Streets**

Organization : EPA

Year : 2008

Document\_type : Planning Tool, Manual for an Local Organization, Policy

Disasters : Flood

Abstract : The Municipal Handbook is a series of documents to help local officials implement green infrastructure in their communities. This chapter looks at green streets.

Plan\_Components : Strategies, Green Infrastructure

- **Managing Wet Weather With Green Infrastructure Municipal Handbook Rainwater Harvesting Policies**

Organization : EPA

Year : 2008

Document\_type : Planning Tool, Manual for an Local Organization, Example Ordinances and Codes

Disasters : Flood, Drought

Abstract : The Municipal Handbook is a series of documents to help local officials implement green infrastructure in their communities. This chapter looks at rainwater harvesting

Plan\_Components : Strategies, Case Studies, Tools, Green Infrastructure

- **Managing Wet Weather With Green Infrastructure Municipal Handbook Incentive Mechanisms**

Organization : EPA

Year : 2009

Document\_type : Planning Tool, Manual for an Local Organization, Example Ordinances and Codes, Funding Opportunities

Disasters : Flood

Abstract : The Municipal Handbook is a series of documents to help local officials implement green infrastructure in their communities. This chapter looks at incentive mechanisms  
Plan\_Components : Funding Mechanisms, Case Studies, Green Infrastructure

- **Green Infrastructure Modeling Toolkit**

Organization : EPA  
Year : 2022  
Document\_type : Web-based Resource  
Disasters : Flood, Drought  
Abstract : EPA has developed innovative models, tools, and technologies for communities to manage water runoff in urban and other environments. The resources in this toolkit incorporate green or a combination of green and gray infrastructure practices to help communities manage their water resources in a more sustainable way, increasing resilience to future changes.  
Plan\_Components : Tools, Green Infrastructure

- **Green Infrastructure Methods**

Organization : EPA  
Document\_type : General Resource/ Foundational Research, Funding Opportunities  
Disasters : Flood, Drought  
Abstract : FEMA is encouraging communities to incorporate methods to mitigate the impacts of climate change into eligible Hazard Mitigation Assistance (HMA) funded risk reduction activities by providing guidance on mitigating flood and drought conditions.  
Plan\_Components : Strategies, Funding Mechanisms, Tools, Green Infrastructure

- **Equity Guide For Green Stormwater Infrastructure Practitioners**

Organization : Greenprint Partners  
Year : 2022  
Document\_type : General Resource/ Foundational Research, Planning Tool, Manual for an Local Organization, Policy  
Disasters : Flood, Drought  
Abstract : The Equity Guide for Green Stormwater Infrastructure Practitioners is a resource developed by and for green infrastructure program managers representing local public sector stormwater management organizations across the United States and Canada. It offers an action and evaluation roadmap that defines: our industry's shared long-term equity goals, best practices that will move the needle, and sample metrics that help us track progress toward those goals over time. It also offers a variety of tools to support practitioners in customizing community-informed equity work plans and evaluation plans to local contexts  
Plan\_Components : Surveys/Assessments, Strategies, Planning Processes, Tools, Green Infrastructure, Information

- **Cape Cod Green Infrastructure Guide**

Organization : Tufts University  
Year : 2015  
Document\_type : General Resource/ Foundational Research, Web-based Resource  
Disasters : Flood  
Abstract : In 2015, this Green Infrastructure Guide was developed by Tufts University graduate students in the Water: Systems, Science & Society program to provide accessible opportunities for stakeholders and the public to learn about green technologies and the unique benefits they offer.  
Plan\_Components : Green Infrastructure, Information

- **Professional Practice Green Infrastructure: Constructed Wetlands**

Organization : American Society of Landscape Architects

Document\_type : General Resource/ Foundational Research, Web-based Resource

Disasters : Flood

Abstract : Constructed wetlands mimic the functions of natural wetlands to capture stormwater, reduce nutrient loads, and create diverse wildlife habitat. They are often created in engineered growth media in trenches, small islands, and pools. They are designed to contain water at all times – either standing water on the surface or water saturated just below the soil surface.

Plan\_Components : Tools, Green Infrastructure, Information

- **Minnesota Green Stormwater Infrastructure Guide**

Organization : MN Department of Natural Resources, NOAA

Year : 2022

Document\_type : General Resource/ Foundational Research, Planning Tool, Manual for an Local Organization

Disasters : Flood, Drought, Extreme Weather

Abstract : The purpose of this guide is to help homeowners and small business owners who are not subject to stormwater permits identify ways to improve and protect their property and the area's water quality through installation and management of green stormwater practices. The designs of these practices can be customized to fit specific needs and site-specific constraints.

Plan\_Components : Strategies, Planning Processes, Tools, Green Infrastructure, Information

- **The Green Infrastructure Guide Planning For A Healthy Urban And Community Forest**

Organization : The Regional Planning Partnership

Year : 2001

Document\_type : General Resource/ Foundational Research, Planning Tool, Manual for an Local Organization

Disasters : Flood, Drought, Biological Disasters, Soil Erosion/Landslides

Abstract : This handbook builds the case for the value of green infrastructure and provides suggestions about how to integrate green infrastructure planning with planning for development.

Plan\_Components : Planning Processes, Tools, Green Infrastructure, Information

- **Approved Green Infrastructure Master Plan**

Organization : Prince George's County Planning Department

Year : 2002

Document\_type : Specific Plan, Policy

Disasters : Flood, Drought, Man-Made Disasters

Abstract : This document contains text and maps of the Approved Countywide Green Infrastructure Plan for Prince George's County, Maryland. Green infrastructure is defined as an interconnected network of waterways, wetlands, woodlands, wildlife habitats, and other natural areas of countywide significance. The plan identifies a contiguous network of environmentally sensitive areas throughout the county and sets forth a goal, objectives, policies, and strategies to preserve, protect, and enhance these elements by the year 2025. The plan supports the desired development pattern in the General Plan. This is the first comprehensive functional master plan ever developed for environmental ecosystems in Prince George's County.

Plan\_Components : Planning Processes, Green Infrastructure

- **Kane County 2040 Green Infrastructure Plan**

Organization : Kane County Board, Quality of Kane, Greening Infrastructure, IDNR

Year : 2012

Document\_type : Specific Plan

Disasters : Flood, Soil Erosion/Landslides

Abstract : The ultimate goal of the Kane County 2040 Green Infrastructure Plan is to lay the groundwork for green infrastructure planning and projects at the regional, community, neighborhood and site levels addressing current issues of water resource management, biodiversity, conservation, water supply, public health,

climate change and economic development.

Plan\_Components : Surveys/Assessments, Planning Processes, Funding Mechanisms, Green Infrastructure, Information

- **Green Infrastructure Partnership Opportunity Program**

Organization : Metropolitan Water Reclamation District of Greater Chicago

Year : 2022

Document\_type : Specific Plan, Funding Opportunities

Disasters : Flood, Extreme Weather

Abstract : MWRD encourages and supports implementing green infrastructure (GI), which includes a range of engineered installations that store, infiltrate, and/or evaporate stormwater, thereby mimicking the natural water cycle. The MWRD recognizes that GI practices can be effective in reducing wet-weather flows to combined sewer systems, reducing combined sewer overflows to local waterways, and reducing runoff volumes and improving water quality in separate sewer service areas. The MWRD also recognizes the vital role of local government in addressing flooding concerns through the innovative use of GI.

Plan\_Components : Planning Processes, Funding Mechanisms, Tools, Green Infrastructure

## Economy

### Agriculture and Rural Economy

- **Branching Out: Agroforestry As A Climate Change Mitigation And Adaptation Tool For Agriculture**

Organization : Journal of Soil and Water Conservation

Year : 2012

Document\_type : General Resource/ Foundational Research, Planning Tool

Disasters : Flood, Drought, Extreme Weather, Man-Made Disasters, Soil Erosion/Landslides, Agricultural Disasters

Abstract : US and Canadian agricultural lands are being pressed to provide more environmental and economic services, while at the same time their capacity to provide these services under potential climate change (CC) is being questioned (Field et al. 2007; CAST 2011). Producers are already experiencing weather patterns outside of climate norms (e.g., the 2011 droughts in Texas, and flooding along the Missouri River in the United States and

along the Red River in Canada) that have had significant impacts on production. Predictions of future climate conditions for the US Midwest include longer growing seasons that could potentially increase crop yields but also increase heat waves,

floods, droughts, and insect and weed issues that may then adversely impact production (USGCRP 2009). Climate change drives many stressors and interacts with many non-climatic stressors. This makes it difficult to forecast outcomes in any general way other than many existing threats to agricultural production, such as erosion and pests, which will most likely be exacerbated under shifting climate (Field et al. 2007; USGCRP 2009). Creating profitable and healthy operations under this unpredictable interplay of factors driven by shifting climate (and, along with it, shifting markets) will be a daunting task.

It will be essential that farmers, ranchers, and even communities have a variety of land management options to minimize the risks and maximize services under such uncertain conditions.

Plan\_Components : Strategies

- **Disaster Assistance Programs At A Glance**

Organization : USDA

Year : 2020

Document\_type : General Resource/ Foundational Research

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Man-Made Disasters,

Biological Disasters, Soil Erosion/Landslides, Agricultural Disasters

Abstract : A clean easy to read guide to programs that USDA offers for farm production and conservation

Plan\_Components : Funding Mechanisms

- **Soil Health Matrix Decision Tool**

Organization : North Central Region Water Network

Year : 2022

Document\_type : Web-based Resource, Planning Tool

Disasters : Man-Made Disasters, Agricultural Disasters

Abstract : This tool is designed to serve as a 101 tool for producers who are considering implementing new soil health practices on their operation. It is not meant to provide specific metrics on the impact of practice implementation. Instead, it is designed to give producers an overall feel for the soil health benefits of a range of management decisions and help narrow down which practices might be the best fit for their operation. After using this tool, it is critical for producers to work with advisors and educators about the specifics of their operation prior to implementation. The values in this tool are regional in nature.

Plan\_Components : Tools

- **Dealing With Flooding**

Organization : Iowa State University Extension and Outreach

Document\_type : General Resource/ Foundational Research, Web-based Resource

Disasters : Flood

Abstract : Floods are one of the most common, and most costly, natural disasters. Preparing for flood situations can minimize injury to yourself and your family and speed the recovery process. These resources will help you prepare and recover from flooding situations.

Plan\_Components : Tools

- **Dairy And Livestock Farm Disaster Preparedness And Recovery Guide For Maine Farmers**

Organization : University of Maine Cooperative Extension

Year : 2018

Document\_type : General Resource/ Foundational Research, Web-based Resource, Planning Tool, Manual for an Local Organization

Disasters : Flood, Extreme Weather, Wildfires, Man-Made Disasters, Biological Disasters, Agricultural Disasters

Abstract : This fact sheet contains tip sheets and checklists to help you prepare for and recover from an on-farm or community disaster, especially if you are unfamiliar with emergency management limitations regarding livestock.

Plan\_Components : Strategies, Planning Processes, Tools, Information

## **Economic Recovery, Restoration and Resilience**

- **Managed Aquifer Recharge And The U.S. Army Corps Of Engineers: Water Security Through Resilience**

Organization : Institute for water resources

Year : 2020

Document\_type : Manual for an Local Organization

Disasters : Flood, Drought, Man-Made Disasters

Abstract : The Institute for Water Resources (IWR) is a U.S. Army Corps of Engineers (USACE) Field Operating Activity with centers located in Alexandria, VA, Davis, CA; New Orleans, LA;

Lakewood, CO; and Pittsburgh, PA. IWR was created in 1969 to analyze and anticipate changing water resources management conditions and develop methods and analytical tools to address economic, social, institutional, and environmental needs in water resources. Since its inception, IWR has been a leader in the development of strategies and tools for planning and executing USACE water resources and water management programs.

Plan\_Components : Strategies, Funding Mechanisms, Case Studies

- **Mitigation Assistance: Building Resilient Infrastructure And Communities**

Organization : FEMA

Year : 2022

Document\_type : Policy

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Man-Made Disasters, Biological Disasters, Soil Erosion/Landslides

Abstract : The purpose of this policy is to establish the framework and requirements for BRIC while allowing flexibility to promote continuous program improvement through priorities and criteria set forth in the annual Notice of Funding Opportunity (NOFO).

The BRIC program is designed to promote a national culture of preparedness and public safety through encouraging investments to protect the nation's communities and infrastructure and through strengthening national mitigation capabilities to foster resilience.

Plan\_Components : Strategies, Funding Mechanisms

- **Innovative Drought And Flood Mitigation Projects**

Organization : FEMA

Year : 2017

Document\_type : General Resource/ Foundational Research

Disasters : Flood, Drought, Extreme Weather, Soil Erosion/Landslides

Abstract : FEMA commissioned a report titled FEMA Mitigation Support for Planning and Implementation of Climate Resilient Infrastructure (CDM Smith, 2015a) in February 2015. In this report, over 70 climate resilient project options were identified that may reduce the risk of impacts to people and infrastructure attributed to climate change weather extremes. This list was reduced to 14 project types for further evaluation and analysis of various technical, economic-financial, implementation, and environmental considerations. Of the 14 project types 4 of these projects were selected based on their high performance

related to the aforementioned criteria and their ability to meet basic requirements consistent with HMA Guidance.

This document evaluates the four project types from the standpoint of HMA program requirements: technical feasibility and effectiveness, cost effectiveness, Environmental and Historic Preservation (EHP) requirements and identifies areas of potential overlap with other Federal Agencies to support FEMA's evaluation of Duplication of Programs (DOP) while also considering areas where Federal agencies could successfully coordinate to fund these project types from multiple Federal programs.

Plan\_Components : Surveys/Assessments, Case Studies

- **Ecosystem Service Benefits In Benefit-Cost Analysis For Fema's Mitigation Programs Policy**

Organization : FEMA

Year : 2016

Document\_type : General Resource/ Foundational Research, Policy

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Man-Made Disasters, Biological Disasters, Soil Erosion/Landslides, Agricultural Disasters

Abstract : This policy provides guidance for using ecosystem service benefits in the evaluation of the cost-effectiveness of mitigation projects funded under FEMA's Hazard Mitigation programs and rescinds FP-108-024-01 and eliminates the BCR 0.75 requirement, allowing consideration of ecosystem service benefits for a project regardless of BCR value. FEMA

rescinds that policy in recognition that the natural environment is an important component of a community's resilience strategy.

Plan\_Components : Strategies

- **Hazard Mitigation Assistance Guidance**

Organization : FEMA

Year : 2015

Document\_type : Planning Tool, Manual for an Local Organization

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Man-Made Disasters, Biological Disasters, Soil Erosion/Landslides, Agricultural Disasters

Abstract : The U.S. Department of Homeland Security (DHS) FEMA HMA programs present a critical

opportunity to reduce the risk to individuals and property from natural hazards, while simultaneously reducing reliance on Federal disaster funds. HMA programs provide funding for eligible activities that are consistent with the National Mitigation Framework's Long-Term Vulnerability Reduction capability. HMA programs reduce community vulnerability to disasters and their effects, promote individual and community safety

and resilience and promote community vitality after an incident. Furthermore, HMA programs reduce response and recovery resource requirements in the wake of a disaster or incident, which results in a safer community that is less reliant on external financial assistance.

Plan\_Components : Strategies, Planning Processes, Funding Mechanisms

- **Supplemental Guidance For Conducting A Benefit-Cost Analysis (Bca) For A Floodplain And Stream Restoration Project**

Organization : FEMA

Year : 2016

Document\_type : General Resource/ Foundational Research, Planning Tool

Disasters : Flood, Drought, Extreme Weather, Soil Erosion/Landslides

Abstract : According to the FY2016 Pre-Disaster Mitigation (PDM) program Notice of Funding Opportunity (NOFO), Climate Resilient Mitigation Activities are eligible for PDM funding. The NOFO lists the Floodplain and Stream Restoration (FSR) project type as one of these eligible project types. Because the benefits that could be applicable to an FSR project have not yet been incorporated into the BCA Tool, this document was developed to assist users of FEMA's BCA Tool in performing a benefit cost analysis for an FSR project. The process for conducting a BCA may involve inputting data in existing data fields in the BCA Tool, using a FEMA-created spreadsheet, and/or calculating losses manually and then entering them into new loss category fields in the BCA Tool.

Plan\_Components : Planning Processes, Funding Mechanisms

- **Building Codes Save: A Nationwide Study**

Organization : FEMA

Year : 2020

Document\_type : General Resource/ Foundational Research

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : The findings of the MAT investigations, the magnitude of recent hazard events, and the escalating cost of natural disasters together revealed a compelling need to quantify the value of building codes in reducing damage from natural disasters nationwide.

Plan\_Components : Surveys/Assessments

- **Protecting Communities And Saving Money**

Organization : FEMA

Year : 2020

Document\_type : General Resource/ Foundational Research

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Ero-

sion/Landslides

Abstract : One of the most cost-effective ways to safeguard our communities against natural disasters is to adopt and follow hazard-resistant building codes. Not only are casualties reduced, but the cost of building damage is also reduced during a natural disaster. Building codes also help communities get back on their feet faster by minimizing indirect costs such as business interruptions and lost income. A new FEMA study has made the impact of building codes on sustainability clear. The cost of not adopting building codes is too high.

Plan\_Components : Surveys/Assessments, Strategies, Planning Processes, Funding Mechanisms, Case Studies

- **Resilience Toolkit**

Organization : ICC (International Code Council)

Year : 2022

Document\_type : Web-based Resource

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : Over the past twenty years communities worldwide have experienced disaster events that have significantly impacted their society, economy, and culture. As populations grow, urban areas expand, and interconnectedness increases, the potential for a disaster event to have deeper and further-reaching consequences also increases. As a result, there is a need to implement measures that increase resilience across the social, organizational, and infrastructural aspects of communities - community resilience.

Plan\_Components : Strategies, Planning Processes

- **Coronavirus State And Local Fiscal Recovery Funds**

Organization : U.S. DEPARTMENT OF THE TREASURY

Year : 2022

Document\_type : Others

Disasters : Flood, Biological Disasters

Abstract : The Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program, a part of the American Rescue Plan, delivers \$350 billion to state, local, and Tribal governments across the country to support their response to and recovery from the COVID-19 public health emergency.

Plan\_Components : Strategies, Funding Mechanisms

- **Community Solutions For Stormwater Management**

Organization : EPA

Year : 2016

Document\_type : Planning Tool

Disasters : Flood, Man-Made Disasters

Abstract : The purpose of this draft guide is to assist EPA, states and local governments in developing new or improving existing long-term stormwater plans that inform stormwater management implemented by communities on the ground. The document describes how to develop a comprehensive long-term community stormwater plan that integrates stormwater management with communities' broader plans for economic development, infrastructure investment and environmental compliance.

Plan\_Components : Strategies, Planning Processes, Tools, Green Infrastructure

- **Living With Weather**

Organization : Midwestern Regional Climate Center

Year : 2022

Document\_type : Web-based Resource, Planning Tool

Disasters : Tornado, Flood, Drought, Extreme Weather, Wildfires

Abstract : Weather extremes have occurred, do occur, and will occur and can variously affect your personal health and safety, energy and water availability and usage, home and business structures, agricultural and transportation resources, air and water quality. Information collected primarily from



governmental agencies is provided for easier living with extreme weather events (such as heat waves and droughts, thunderstorms, floods and ice storms and snowstorms).

Resources are outlined for individuals to better plan for their own safety, for communities to help their residents to plan for and cope with weather hazards, and to aid individuals and communities to begin their recovery from weather hazards.

Plan\_Components : Surveys/Assessments, Strategies, Tools, Information

- **Flood Risk Overview For Illinois**

Organization : Flood Factor

Document\_type : Web-based Resource, Planning Tool

Disasters : Flood, Extreme Weather

Abstract : There are 492,334 properties in Illinois that have greater than a 26% chance of being severely affected by flooding over the next 30 years. This represents 10% of all properties in the state. In addition to damage on properties, flooding can also cut off access to utilities, emergency services, transportation, and may impact the overall economic well-being of an area. Explore the maps below to learn more about the homes, roads, businesses, and services at risk in Illinois.

Plan\_Components : Strategies, Tools, Green Infrastructure, Information

- **Sustainable Land Development Code City Of Greensburg, Kansas**

Organization : GREENSBURG PLANNING COMMISSION

Year : 2011

Document\_type : Example Ordinances and Codes

Disasters : Tornado, Flood, Soil Erosion/Landslides, Agricultural Disasters

Abstract : City code for Greensburg, Kansas. The small rural town is a unique example in which the entire town was destroyed by a tornado. This gave leeway for a complete reimagination of the town and code, building a sustainable and resilient community from the ground up.

Plan\_Components : Strategies, Tools, Green Infrastructure, Information

- **Forests For Indy Executive Summary: Urban Forest Protection Strategy**

Organization : Indiana Forest Alliance and The Conservation Fund

Year : 2021

Document\_type : Specific Plan, Manual for an Local Organization

Disasters : Flood, water quality, heat, atmospheric CO2

Abstract : Coordinated by the Indiana Forest Alliance, this data-driven framework fulfills a key directive in the White River Vision Plan: to “identify forests that are not protected, assess their quality and establish priorities for preserving high quality forests and forest cover in general.” Forest preservation also advances the goals of the Thrive Indy plan by equitably expanding green space, improving stormwater infiltration, and building climate resilience — boosting livability for every Indianapolis resident.

Plan\_Components : Surveys/Assessments, Strategies, Funding Mechanisms, Tools, Green Infrastructure

- **Mitigation Ideas A Resource For Reducing Risk To Natural Hazards**

Organization : FEMA

Year : 2013

Document\_type : Planning Tool

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : The purpose of this document is to provide a resource that communities can use to identify

and evaluate a range of potential mitigation actions for reducing risk to natural hazards and disasters. The focus of this document is mitigation, which is action taken to reduce or eliminate long-term risk to hazards. Mitigation is different from preparedness, which is action taken to improve emergency response or operational preparedness.

Plan\_Components : Strategies, Green Infrastructure, Information

- **Comprehensive Plan Village Of Savoy**

Organization : Village of Savoy

Year : 2019

Document\_type : Specific Plan

Disasters : Tornado, Flood, Wildfires

Abstract : The comprehensive plan is an official statement of a local government that establishes goals, policies, and actions for future development. As

the leading policy document guiding the development of local jurisdictions, the comprehensive plan has an important role to play in meeting local and regional challenges such as economic uncertainty, resource depletion, climate instability, and social disparities.

Plan\_Components : Surveys/Assessments, Strategies, Planning Processes, Green Infrastructure

- **Cape Cod Green Infrastructure Guide**

Organization : Tufts University

Year : 2015

Document\_type : General Resource/ Foundational Research, Web-based Resource

Disasters : Flood, Man-Made Disasters, Biological Disasters, Agricultural Disasters

Abstract : In 2015, this Green Infrastructure Guide was developed by Tufts University graduate students in the Water: Systems, Science & Society program to provide accessible opportunities for stakeholders and the public to learn about green technologies and the unique benefits they offer.

The group primarily focused on nitrogen mitigation strategies in Cape Cod. Excess nitrogen has led to eutrophication and degraded water habitats, resulting in significant environmental impacts. Nitrogen loading to Cape Cod's watersheds must be reduced in order to restore ecological health and preserve this unique system into the future.

Plan\_Components : Case Studies, Green Infrastructure, Information

- **Community Flood Resilience In Vinton: Engaging Residents Affected By The Floods Of 2008 And 2016**

Organization : Iowa Watershed Approach, U.S. Department of Housing and Urban Development (HUD)

Year : 2020

Document\_type : Planning Tool, Manual for an Local Organization

Disasters : Flood

Abstract : Vinton was selected to be included in the Iowa Watershed Approach's

Flood Resilience Program, which recognizes that social resources are often absent or minimally evident when it comes to flood resiliency.

The program strives to improve the use of social resources in watersheds by connecting local partners and stakeholders, enhancing the presence of social resources in watershed planning efforts, and increasing the awareness and communication about established and novel flood resilience initiatives.

Plan\_Components : Surveys/Assessments, Strategies, Planning Processes, Case Studies

- **Plan Today For Tomorrow's Flood**

Organization : Purdue University

Year : 2010

Document\_type : Planning Tool

Disasters : Flood

Abstract : This publication raises the awareness of how floodwaters pose risks to both agricultural retailers and their communities. It includes the lessons many retail managers learned from their flooding experiences, and helps retailers examine what they need to do to create a flood preparation plan.

Plan\_Components : Planning Processes, Information

- **Disaster Recovery Resource Fair**

Organization : University of Minnesota Extension

Document\_type : Planning Tool, Manual for an Local Organization

Disasters : Disasters in general

Abstract : Holding Disaster Recovery Resource Fairs in the affected community can help reduce many barriers people may encounter as they attempt to access disaster assistance programs and services. A Disaster Recovery Resource Fair is a local, one-stop shop for disaster survivors to access multiple assistance programs at one location. They are held at times when survivors may be available to attend and are offered on more than one occasion. More people participate when the resource fair is held in a familiar place within the affected community and is organized, promoted, and staffed by people familiar to the disaster survivors. A Disaster Recovery Resource Fair might resemble a Community Health Fair, trade show, or Home & Garden Expo where individuals can interact with a variety of resources in one setting.

Plan\_Components : Planning Processes, Tools, Information

- **Indiana Coad Guidance Manual**

Organization : Purdue University

Year : 2012

Document\_type : Planning Tool, Manual for an Local Organization

Disasters : disasters in general

Abstract : This document was written to help all community organizations and individuals understand how collaborative efforts can prepare communities for disaster. The main goals of these collaborations are to help communities avoid some disasters and recover from other unavoidable disasters.

Plan\_Components : Strategies, Planning Processes, Information

## Development and Finances

- **Supplemental Guidance For Conducting A Benefit-Cost Analysis (Bca) For A Floodwater Diversion And Storage Project**

Disasters : Flood, Drought

Abstract : According to the FY2016 Pre-Disaster Mitigation (PDM) program Notice of Funding Opportunity (NOFO), Climate Resilient Mitigation Activities are eligible for PDM funding. The NOFO lists the Floodwater Diversion and Storage (FDS) project type as one of these eligible project types. Because the benefits that could be applicable to an FDS project have not yet been incorporated into the BCA Tool, this document was developed to assist users of FEMA's BCA Tool in performing a benefit cost analysis for an FDS project. The process for conducting a BCA may involve inputting data in existing data fields in the BCA Tool, using a FEMA-created spreadsheet, and/or calculating losses manually and then entering them into new loss category fields in the BCA Tool

Plan\_Components : Strategies, Planning Processes, Funding Mechanisms

- **Usda Forest Service Urban & Community Forestry 2022 Challenge Cost Share Grant Program**

Organization : USDA, U.S. Forest Service

Year : 2022

Document\_type : Web-based Resource, Funding Opportunities

Disasters : Flood, Soil Erosion/Landslides

Abstract : Urban forests are trees for people, where they live, work and play, which includes natural

resources on public and private property that contribute to quality of life, supports community development, green infrastructure, and provide a wealth of benefits to cities and towns.

The USDA Forest Service Urban & Community Forestry (U&CF) Program is the only dedicated urban forest program in the federal government. It is a technical, financial, and educational assistance program delivers nature-based solutions to more than 84 percent of Americans. The program works in partnership to restore, sustain, and manage more than 140 million acres of urban and community forest lands for the benefit of communities in the United States. Healthy urban & community forests and green infrastructure are not only critical to all our nation's forests, but research and studies have also shown that our urban and community forests are essential to the economic, environmental, physical, and mental well-being of our citizens.

Plan\_Components : Funding Mechanisms, Tools, Green Infrastructure

- **Equity Guide For Green Stormwater Infrastructure Practitioners**

Organization : Greenprint Partners

Year : 2022

Document\_type : General Resource/ Foundational Research, Planning Tool, Manual for an Local Organization, Policy

Disasters : Flood, Drought

Abstract : The Equity Guide for Green Stormwater Infrastructure Practitioners is a resource developed by and for green infrastructure program managers representing local public sector stormwater management organizations across the United States and Canada. It offers an action and evaluation roadmap that defines: our industry's shared long-term equity goals, best practices that will move the needle, and sample metrics that help us track progress toward those goals over time. It also offers a variety of tools to support practitioners in customizing community-informed equity work plans and evaluation plans to local

contexts

Plan\_Components : Surveys/Assessments, Strategies, Planning Processes, Tools, Green Infrastructure, Information

- **Hazard Mitigation Assistance Cost Share Guide**

Organization : FEMA

Year : 2016

Document\_type : General Resource/ Foundational Research, Manual for an Local Organization, Funding Opportunities

Disasters : Tornado, Flood, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : The Federal Emergency Management Agency (FEMA) offers three Hazard Mitigation Assistance (HMA) grant programs: the Hazard Mitigation Grant Program (HMGP), the Pre-Disaster Mitigation (PDM) Program, and the Flood Mitigation Assistance (FMA) Program. Each of the HMA programs have specific non-Federal, cost share contribution requirements administered in accordance with the Federal cost-sharing requirements outlined in Title 2 of the Code of Federal Regulations (CFR), Sections 200.29, 200.306, and 200.434 and consistent with Title 44 of the CFR, the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, and the National Flood Insurance Act, as amended.

This Guide is intended to provide a brief overview that will be helpful to grant Applicants in making cost share decisions and meeting Federal cost share requirements in the context of HMA grant programs

Plan\_Components : Funding Mechanisms, Tools

- **Fema Individual Assistance**

Organization : FEMA

Year : 2021

Document\_type : Web-based Resource, Funding Opportunities

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : Individual disaster relief assistance.

Plan\_Components : Funding Mechanisms

- **Iema Public Assistance Program**

Organization : IEMA

Year : 2022

Document\_type : General Resource/ Foundational Research, Web-based Resource, Funding Opportunities

Disasters : Tornado, Flood, Drought, Extreme Weather, Earthquakes, Wildfires, Soil Erosion/Landslides

Abstract : The Public Assistance (PA) Program provides federal disaster assistance to states, local units of government, and certain private non-profit organizations, for debris removal, emergency protective measures and the permanent restoration or replacement of public facilities as a result of a major disaster or emergency declaration being made by the President.

Plan\_Components : Funding Mechanisms, Information

- **Sustainable Communities Extension Program**

Organization : Purdue University Extension, Illinois-Indiana Sea Grant

Document\_type : General Resource/ Foundational Research, Web-based Resource

Disasters : Flood, Man-Made Disasters, Soil Erosion/Landslides

Abstract : The efforts of the Illinois-Indiana Sea Grant and Purdue University Extension Sustainable Communities Extension Program support community planning and sustainable development strategies in communities across Indiana and Great Lakes states.

Plan\_Components : Strategies, Planning Processes, Green Infrastructure

## Appendix A

### Interpretation of High Risk and Low Risk Areas at County Level

| Indicator    | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|--------------|--|---|---|------------|
| Agri         | Percentage Employed in Agricultural Occupations            | A lower percentage of workers in the agricultural sector indicates a greater economic diversity, lower dependence on weather conditions, higher resilience and lower risk | Agricultural sector is most directly affected by natural disasters and extreme weather events such that their productivity goes down drastically. Therefore a predominantly agrarian economy represents lower economic resilience and greater disaster risk | Very Low   |
| Agri LQ      | Location Quotient of Agricultural Occupations              | A lower LQ for the Agricultural Sector indicates a low risk   | A higher LQ for Agricultural Businesses indicates a higher risk   | Very High  |
| Agro Percent | Percentage Employment in Agriculture and related Sectors   | A lower percentage of workers in the agricultural sector indicates a greater economic diversity, lower dependence on weather conditions, higher resilience and lower risk | Agricultural sector is most directly affected by natural disasters and extreme weather events such that their productivity goes down drastically. Therefore a predominantly agrarian economy represents lower economic resilience and greater disaster risk | Very High  |
| Airports     | Non-Commercial-Civil Public Use Airports and Seaplane base | A higher value is associated is low risk  | It indicates access to communication and transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk   | Very High  |

(continued)

| Indicator        | Definition  | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|------------------|---|---|--|------------|
| ALLNPDESperKM ln | All NPDES permits per 1000 km of stream, as permits per 1000km stream length, log transformed | A Lower value is associated with low risk   | It indicates pollution of water resources. A higher value is associated with high risk   | High       |
| Arts             | Percentage Employed in Arts Occupations   | A lower employment in the arts sector could indicate higher resilience to economic shocks and higher incomes and is therefore associated with lower risk            | Although a higher proportion of artists could signal a greater economic diversity, arts occupations are highly susceptible to natural disasters. Therefore a greater employment in arts industries could signal a higher disaster risk.          | Very Low   |
| Arts LQ          | Location Quotient of Arts Occupations   | A low LQ in the arts sector is associated with low risk   | A high LQ in the arts sector is associated with higher risk  | Very Low   |
| Avg HHsize       | Average Household Size  | A smaller average household size indicates a greater proportion of household resources available to every individual in the household and is therefore a lower risk | Household sizes relate with the distribution of resources among individuals with the household. A greater average household size indicates a lesser proportion of resources available to individuals and is therefore interpreted as a high risk | High       |
| Avg temp         | Average Temperature   | A lower average temperature is associated with lower risk   | A higher average temperature is associated with a higher risk  | Very High  |

(continued)

| Indicator                   | Definition  | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|-----------------------------|---|--|---|------------|
| Bridges                     | Number of Bridges   | A higher value is associated is low risk   | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high riskA lower value is associated with high risk | Very High  |
| Business establishments     | Number of business establishments                                 | A higher value is associated is low risk   | It represents access to resources , and economic vilatility. A lower value is associated with high risk   | Very High  |
| CaAve ln                    | Calcium (Ca) precipitation weighted mean in mg/L, log transformed | A Lower value is associated with low risk  | It is a pollutant. A higher value is associated with high risk  | Very Low   |
| Civic related business rate | Rate of civic-related business per county                         | A higher value is associated is low risk   | Civic-related businesses indicate a strong, built-environment and development industry. A lower value is associated with high risk  | Very High  |
| CO8                         | Concentration of Pollutant  | A lower concentration indicates less pollution and is associated with lower risk | A higher concentration indicates more pollution and is associated with higher risk  | Very High  |
| Commuters withinCounty      | Number of resident workers who commute within county              | A higher value is associated is low risk   | A lower commute time is associated with a health local economy. A lower value is associated with high risk  | Very Low   |



(continued)

| Indicator        | Definition                                       | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|------------------|--|---|---|------------|
| CommuteTime      | Time it takes from home to go to work in minutes | A Lower value is associated with low risk   | Time spent in commute is associated with lack of productivity and extra expenses. A lower commute time is associated with a health local economy. A higher value is associated with high risk         | High       |
| construction     | Percentage Employed in Construction Occupations  | Construction and allied industries represent possibilities for robust economic growth and government investment. A greater employment in the construction industry also signals potential for development of local infrastrcuture. A higher employment in this sector is therefore a low risk | Lower employment in the construction sector indicates lower investment in built environment and infrastructure and high disaster risks  | Very High  |
| construction LQ  | Location Quotient of Construction Occupations    | A higher LQ for the construction industry indicates a low disaster risk   | A lower LQ for the construction industry indictes a high disaster risk  | Very Low   |
| Cost IncomeRatio | Ratio of Housing Cost to Household Income        | A lower cost to income ratio indicates that households are successfully able to meet their financial demands and are more resilient to disasters. It is therefore a low risk.   | A higher cost to income ratio indicates that households are unable to meet their financial needs and are more likely to suffer adversely during disasters. It is therefore associated with high risk. | Very Low   |

(continued)

| Indicator           | Definition   | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|---------------------|--|---|--|------------|
| COVID-19 death rate | All deaths occurring between January 1, 2020 and December 31, 2020 due to COVID-19, per 100,000 population (age-adjusted). | A Lower value is associated with low risk   | A greater number of deaths owing to Covid-19 indicates pre-existing health conditions and comorbidities within the community. A higher value is associated with high risk  | Very High  |
| D303 Percent In     | % of stream length impaired in county, log-transformed   | A Lower value is associated with low risk   | It indicates pollution of water resources. A higher value is associated with high risk   | Very Low   |
| Disabled Percent    | Percentage of Disabled Persons   | A lower percentage of disabled individuals in the community indicates a lower risk owing to reduced requirements for preparation, disaster and accessibility planning | A higher percentage of disabled individuals is associated with a high risk. They are disproportionately affected owing to inaccessible evacuation, response and recovery efforts and could often be left behind. | Very Low   |
| Docks               | Total Docks  | A higher value is associated is low risk  | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk  | Very High  |
| Edu                 | Percentage Employed in Education-related Occupations   | A higher employment in the education sector signals a more skilled economy, which is typically more resilient to natural disasters. It is therefore a low risk        | A lower employment in the education sector signals a less resilient, less skilled economy, and is therefore associated with high risk  | Very High  |

(continued)

| Indicator                       | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|---------------------------------|--|---|---|------------|
| Edu LQ                          | Location Quotient of Education-related Occupations | A high LQ in the education sector signals a higher economic resilience and low risk | A lower LQ in education sector signals a lower economic resilience and high risk  | Very Low   |
| Educated percent                | Percentage of Educated Persons                     | A greater person of educated individuals is interpreted as low disaster risk        | Lack of education is associated with social marginalization, lack of preparation and disaster planning. Therefore a lower percentage of educated individuals is interpreted as high risk. | Very High  |
| Education related business rate | Rate of education-related business per county      | A higher value is associated is low risk  | Education-related businesses enable a community to obtain access to education and child development resources. A lower value is associated with high risk                                 | Very High  |
| Elderly growth percent          | Growth Percent of Elderly Population               | A lower percentage of older adults represents a lower disaster risk.                | Older adults are more vulnerable to disaster risks owing to functional problems, health and medication concerns. A greater percentage of older adults represents a higher risk.           | High       |

(continued)

| Indicator                | Definition                                       | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|--------------------------|--|---|--|------------|
| FemaleHeaded HHs Percent | Percentage of Households with Female Householder | A lower percentage of female headed households indicates a lower disaster risk, a more stable family and household structure, greater social integration and family support, and higher socio-economic status at the community level  | A higher percentage of female headed households could indicate a higher disaster risk owing to greater chances of poverty, and particular risk from housing shocks and stresses, hunger and food insecurity owing to gender discrimination | Very High  |
| FemaleLaborforce percent | Percentage of Labor Force constituted by Women   | A higher participation of females in the workforce indicates increased incomes, and lowers or leads to sharing of unpaid care-work with other members of the family, leading to a more economically resilient community. Thus a higher female workforce participation indicates a low disaster risk | A lower participation of women in the labour force is associated with lower household incomes and poverty. Therefore a lower female workforce participation means a higher disaster risk owing to lower economic support.                  | Low        |
| Females Percent          | Percentage of Females                            | A good percentage of women represent a stable sex ratio for the area and is therefore a positive indicator  | A low percentage of women could indicate an unstable sex ratio, thereby showing that there are fewer opportunities for women in the area. This could have negative consequences during a disaster  | Very High  |

(continued)

| Indicator              | Definition   | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|------------------------|--|--|--|------------|
| Finance                | Percentage Employed in Finance Occupations   | Finance, realestate, etc. jobs are positively correlated with high incomes, job security and high economic resilience during disasters. Therefore a greater employment in such industries poses a low risk and indicates a diverse economic base. A higher employment in such industries is associated with a low risk | A lower employment in finance, real estate etc. signals lower incomes and less resilient jobs. Therefore, a lower employment in this sector is associated with high risk | Very High  |
| Finance LQ             | Location Quotient of Finance Occupations   | A high LQ in finance, real estate, etc. signals a low risk   | A low LQ in finance, real estate, etc. signals a high risk   | Very High  |
| Food Environment Index | Index of factors that contribute to a healthy food environment, from 0 (worst) to 10 (best). | A higher value is associated is low risk   | A poor food environment reduces the physical and mental vitality of a community. A lower value is associated with high risk.   | High       |
| Freight railroad miles | Route miles of freight railroad  | A higher value is associated is low risk   | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk                                | Very High  |

(continued)

| Indicator      | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|----------------|--|---|---|------------|
| fungicide ln   | Fungicides applied in pounds, log-transformed  | A Lower value is associated with low risk   | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk  | Very Low   |
| Gender Pay Gap | A ratio of women's median earnings to men's median earnings for all full-time, year-round workers, presented as "cents on the dollar." | A Lower value is associated with low risk   | Gender inequality determines a society's ability to develop economically and equitably. A higher value is associated with high risk   | High       |
| GINI Index     | GINI Index for Inequality Determination  | A lower GINI Index depicts lesser inequality in the industry and is associated with low risk                                    | A higher inequality represents differential distribution of resources, greater poverty and lack of accessibility. A higher GINI Index is associated with high risk.   | Very High  |
| GroupQuarters  | Percentage of GroupQuarters as part of Total Housing Stock   | A lower concentration of group quarter residents is a low risk owing to greater access to recovery resources and social support | Group quarters consist of unrelated persons sharing a living space, either in institutionalized or non-institutionalized settings. Thus they lack the social support of a family and a high percentage of group quarter population is associated with high risk | Moderate   |

(continued)

| Indicator                        | Definition  | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|----------------------------------|---|--|--|------------|
| Healthcare related business rate | Rate of healthcare-related businesses per county                                  | A higher value is associated is low risk   | Availability of health care businesses indicate access to medical resources during disasters. A lower value is associated with high risk   | Very High  |
| HelperPool                       | Percentage of Helpers in a time of crisis   | A higher proportion of helpers indicates a lower risk, since a greater number of persons will be available for disaster recovery and mitigation efforts.               | A good number of participants in the helper pool could indicate greater support and emergency management in the community. A lower percentage of helpers represents a high risk. | Very High  |
| herbicide In                     | Herbicides applied in pounds, log-transformed                                     | A Lower value is associated with low risk  | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk   | Very Low   |
| Homewownership                   | Percentage Homewowners  | A higher percentage of homeownership is associated with greater income and family stability and greater access to relief during a disaster. It is therefore a low risk | A lower percentage of homeownership signals lower incomes and support during disasters. It is therefore a higher risk.   | Very High  |
| Inadequate Facilities            | Percentage of households with inadequate infrastructure within their housing unit | A Lower value is associated with low risk  | Inadequate infrastructure within the household lowers quality of life and residents' health. A higher value is associated with high risk   | Very High  |

(continued)

| Indicator      | Definition   | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|----------------|--|--|---|------------|
| Info           | Percentage Employed in Information-based Occupations               | Information industries are positively associated with mitigation planning and have the ability to shift to remote working during a disaster. Therefore, such a higher employment in such industries poses a low risk | A lower employment in information industries signals a less diverse economic base and a higher susceptibility to natural disasters. It is therefore associated with higher disaster risks | Very High  |
| Info LQ        | Location Quotient of Information-based Occupations                 | A lower LQ in the information sector signals a low risk  | A lower LQ in information sector signals a high risk  | Very High  |
| insecticide ln | Insecticide applied in pounds, log-transformed                     | A Lower value is associated with low risk  | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk            | Very Low   |
| Kave ln        | Potassium (K) precipitation weighted mean in mg/L, log transformed | A Lower value is associated with low risk  | It is a pollutant. A higher value is associated with high risk  | Moderate   |



(continued)

| Indicator         | Definition   | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|-------------------|--|--|--|------------|
| LargeFam Percent  | Percentage of Large Families as part of all Families | In case of smaller family sizes, a greater investment of the family's resources is possible leading to greater achievements. Therefore a smaller proportion of big families is a reduced social vulnerability during disasters                                 | In case of large families, the same limited resources are shared by a large group of individuals owing to less investment per person. This can result in differential academic achievements and occupational performance. Thus prevalence of a bigger family size would indicate a higher disaster risk. | Moderate   |
| LowIncome Percent | Percentage Low Income Population                     | A lower proportion of low income families indicates a greater access to resources for preparation and recovery from disasters and is hence a low disaster risk   | A higher proportion of low income households lack of adequate access to resources to prepare for and recover from disasters, contingency funds, personal vehicles and abilities to arrange for alternate housing arrangements during disasters. It is therefore a high risk.                             | Very High  |
| Management        | Percentage Employed in Management Occupations        | Management, Business and Science jobs are invariably correlated with greater incomes, social mobility and lower dependence on place-based work. Therefore they are more resilient during disasters and higher employment in these sector represent lower risks | A lower proportion of employees in Management, Business and Science professions indicates lower incomes and a low skill economy and is therefore indicative of higher disaster risks   | Very High  |

(continued)

| Indicator        | Definition                                       | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|------------------|--|--|---|------------|
| Management LQ    | Location Quotient of Management Occupations      | A higher LQ in management, business, or science indicates a low risk   | A lower LQ in Management, business or science indicates a high risk   | Very Low   |
| Manufacturing    | Percentage Employed in Manufacturing Occupations | A lower concentration of manufacturing industries/employment indicates lower chances of disruption during disasters. It is therefore an area of low risk | Manufacturing industries are directly affected by natural disasters. Extreme events cause great damage to the manufacturing units and their associated supply chains. A higher concentration of Manufacturing Industries is associated with high risk | Very Low   |
| Manufacturing LQ | Location Quotient of Manufacturing Occupations   | A lower LQ for manufacturing industries indicates a low risk   | A higher LQ for manufacturing industries indicates a high risk  | Very Low   |
| Marinas          | Total Marinas                                    | A higher value is associated is low risk   | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk   | NA         |
| Max temp         | Maximum Temperature                              | A lower maximum temperature is associated with lower risk  | A higher maximum temperature is associated with a higher risk   | Very High  |

(continued)

| Indicator                  | Definition  | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|----------------------------|---|--|--|------------|
| MBS                        | Percentage Employed in Management, Business and Science Occupations | Management, Business and Science jobs are invariably correlated with greater incomes, social mobility and lower dependence on place-based work. Therefore they are more resilient during disasters and higher employment in these sector represent lower risks | A lower proportion of employees in Management, Business and Science professions indicates lower incomes and a low skill economy and is therefore indicative of higher disaster risks | Very High  |
| MBS LQ                     | Location Quotient of Management, Business and Science Occupations   | A high Location Quotient for Management, Business and Science professions indicates a more specialized, high income economy. It is indicative of low disaster risk   | A low LQ for Management, Business and Science professions indicates a less specialized economy and is therefore indicative of lower economic diversity, lower incomes and high risk  | Moderate   |
| MedianHomeValue            | Median Home Value   | A higher home value indicates higher incomes, higher accessibility to funds during disaster and is therefore associated with low risk  | A lower home value indicates lower incomes and is therefore associated with high risk  | Very High  |
| MentalHealth Provider Rate | Ratio of population to mental health providers.                     | A higher value is associated is low risk   | A lower proportion of physicians indicates that community members may not have access to mental health resources during disasters. A lower value is associated with high risk        | Very High  |

(continued)

| Indicator   | Definition  | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|-------------|---|---|---|------------|
| MHHI        | Median Household Income                                   | A higher income indicates greater availability of resources to cope with disasters as well as to prevent them. Therefore it is a low risk | Low income HHs tend to locate or concentrate in areas prone to natural disasters such as floodplains, because the land is cheaper. Moreover they face resource deficiencies when a disaster strikes. A lower Median Household Income is associated with a higher disaster risk. | Very High  |
| Min temp    | Minimum Temperature                                       | A higher minimum temperature is associated with lower risk  | A lower minimum temperature is associated with a higher risk  | Very High  |
| MobileHomes | Percentage of Mobile Homes as part of Total Housing Stock | A lower proportion of mobile homes indicates greater structural resilience of the housing sector and more stable economy                  | A greater proportion of mobile homes is associated with greater risk owing to structural problems and lower incomes.  | Very High  |
| NewHomes    | Percentage of New Homes as part of Total Housing Stock    | A higher proportion of new homes indicates a greater structural resilience to natural disasters and is associated with a low risk         | A lower proportion of new homes indicates the possibility of greater structural damage during disasters. It is therefore associated with a high risk  | Moderate   |
| NO21        | Concentration of Pollutant                                | A lower concentration indicates less pollution and is associated with lower risk  | A higher concentration indicates more pollution and is associated with higher risk  | High       |
| NO2AM       | Concentration of Pollutant                                | A lower concentration indicates less pollution and is associated with lower risk  | A higher concentration indicates more pollution and is associated with higher risk  | Very High  |

(continued)

| Indicator          | Definition  | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|--------------------|---|---|--|------------|
| NO3Ave.x           | Nitrate (NO3) precipitation weighted mean in mg/L, log transformed                | A Lower value is associated with low risk   | It is a pollutant. A higher value is associated with high risk   | Very Low   |
| NonWhite Percent   | Percentage of Non-White Population**Minority Populations, add Hispanic Population | A lower population of ethnic minorities might indicate a less diverse population. However, in case of disaster vulnerability, a lower population of racial minorities has been represented as a lower vulnerability, owing to its correlations with poverty and health care outcomes. | Race and ethnicity are highly correlated with poverty and thus often with health outcomes. Owing to historical, systemic and structural barriers, racial minorities are often more susceptible to disasters and often lack the support mechanisms required to cope. As a result, a higher population of racial or ethnic minorities might (in conjunction with income, poverty, employment, education and other indicators) represent a greater vulnerability. | Very Low   |
| NotMarried Percent | Percentage of Unmarried Persons   | A lower percentage of unmarried individuals could indicate a lower vulnerability to disasters owing to the availability of social support that comes with having a family   | A higher percentage of unmarried individuals could indicate lack of family and social support.   | Moderate   |
| O3                 | Concentration of Pollutant  | A lower concentration indicates less pollution and is associated with lower risk  | A higher concentration indicates more pollution and is associated with higher risk   | High       |

(continued)

| Indicator            | Definition  | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|----------------------|---|---|--|------------|
| Old percent          | Percentage of Elders**  | A lower percentage population of elders indicates a lower vulnerability.  | A higher percentage of elder population indicates a greater vulnerability, owing to physical infirmities, functional limitations and care needs.   | Very High  |
| OldHomes             | Percentage of Old Homes as part of Total Housing Stock                  | A lower proportion of old homes signals new construction that is more structurally resilient to natural disasters. It is therefore associated with low disaster risk        | A higher proportion of houses that are built more than 30 years ago signals an old housing stock in need of repair and reconstruction. It is therefore associated with high disaster risk. | Moderate   |
| Other county workers | Number of workers from other counties who commute to work in the county | A Lower value is associated with low risk   | Asmaller commute time is associated with a health local economy. A higher value is associated with high risk   | Very Low   |
| Others               | Percentage Employed in Other Occupations                                | Employment across other sectors represents diversification of the economic base and is therefore positively correlated with economic resilience. It is therefore a low risk | A lower employment in other sectors represents a less diverse and creative economy. It is therefore associated with high risks   | Very Low   |
| Others LQ            | Location Quotient of Other Occupations                                  | A higher LQ in other industries is associated with low risk   | A lower LQ in other industries is associated with high risk  | Very Low   |

(continued)

| Indicator                | Definition   | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|--------------------------|--|---|--|------------|
| Overcrowding             | Percentage of Overcrowded Homes as part of Total Housing Stock | A lower proportion of overcrowded units signals higher incomes and well-maintained, structurally sound housing units which are resilient to disasters. It is therefore associated with low risk | In an overcrowded housing unit, available resources are distributed among a higher than average number of individuals which could lead to familial, socio-economic and structural inadequacies over a period of time. It is therefore associated with high risk. | Low        |
| Passenger railroad miles | Route miles of passenger railroad and rail transit             | A higher value is associated is low risk  | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk  | Very High  |
| Pb3                      | Concentration of Pollutant                                     | A lower concentration indicates less pollution and is associated with lower risk  | A higher concentration indicates more pollution and is associated with higher risk   | Very High  |
| pct au ln                | Animal Units, animal units per county acres , log-transformed  | A Lower value is associated with low risk   | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk   | Low        |

(continued)

| Indicator              | Definition   | Low Risk Interpretation                    | High Risk Interpretation   | Risk Level |
|------------------------|--|--|--|------------|
| pct disease acres ln   | Chemicals used to control Diseases in crops and orchards, acres applied per county acres , log-transformed | A Lower value is associated with low risk  | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk | Moderate   |
| pct harvested acres ln | Harvested acres, acres harvested per county acres , log-transformed  | A Lower value is associated with low risk  | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk | Very Low   |
| PCT IRRIGATED ACRES ln | Irrigated acres, acres irrigated per county acres, log-transformed   | A higher value is associated is low risk   | A lower value is associated with high risk, since poor irrigation can lead to agricultural failure   | Very High  |
| pct manure acres ln    | Manure, acres applied per county acres , log-transformed   | A Lower value is associated with low risk  | It indicates soil quality and environmental pollution. During disasters, pollutants from the soil can contaminate the environment. A higher value is associated with high risk | Very Low   |
| Per PSWithSW.x         | Percent of Public Supply Population which is on Surface Water  | A Lower value is associated with high risk | It indicates access to water resources. A higher value is associated with low risk   | Very High  |



(continued)

| Indicator                            | Definition                                      | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|--------------------------------------|---|---|--|------------|
| Per TotPopSS.x                       | Percent of Population on Self Supply            | A Lower value is associated with high risk  | It indicates access to water resources. A higher value is associated with low risk   | Moderate   |
| Percent Medium-FairCondition Bridges | % of Medium to Fair Condition Bridges           | A higher value is associated is low risk  | It indicates access to transportation infrastructure which is essential in times of disasters. A lower value is associated with high risk  | High       |
| Percent AssistanceNeed               | Percentage of Population with Assistance Need   | A lower percentage of people with food assistance indicates higher incomes and economic resilience, and is therefore a low risk area  | A high proportion of persons with assistance needs indicates poverty and lack of socio-economic resilience. Therefore it is interpreted as a high risk.  | Low        |
| Percent BachelorsDegree              | Percentage of Population with Bachelors' Degree | A greater proportion of persons with bachelors' degree indicates a greater likelihood of being employed by a variety of employers, along with a higher concentration of high skilled high income positions. Therefore it is interpreted as a low risk | A lower proportion of persons with a bachelor's degree indicates a lower number of persons with skills for career advancement. It indicates lack of skilled labour in the workforce and therefore lower incomes and social mobility. Therefore it is interpreted as a high risk factor | Very High  |
| Percent Children in Poverty          | Percentage of people under age 18 in poverty.   | A Lower value is associated with low risk   | Children living in poverty indicate inadequate resources available for growth, education and development. A higher value is associated with high risk  | Very High  |

(continued)

| Indicator                    | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|------------------------------|--|---|---|------------|
| Percent Commuters            | Percentage of Population who Commute to work regularly                                 | A lower percentage of commuters indicates that most workers live near where they work and can continue their jobs irrespective of transportation network disruptions. Therefore it is an area of low risk | Natural disasters invariably affect transportation routes and make it difficult for persons requiring commutes to their workplace to continue their employment. Therefore a greater proportion of commuters indicates a disaster risk   | Moderate   |
| Percent commuters by transit | Percent of resident workers who commute by transit                                     | A Lower value is associated with low risk   | A lower commute time is associated with a health local economy. A higher value is associated with high risk   | High       |
| Percent Disconnected Youth   | Percentage of teens and young adults ages 16-19 who are neither working nor in school. | A Lower value is associated with low risk   | Teens and young adults need to either be in school, or part of the workforce, to be able to cultivate a healthy, self-sufficient lifestyle, involved hopeful and forward looking endeavours. Disconnected youth have been positively associated with poverty, unemployment and crime. A higher value is associated with high risk | Moderate   |
| Percent Exercise Access      | Percentage of population with adequate access to locations for physical activity.      | A higher value is associated is low risk  | Lower physical exercise increases health risks with age. A lower value is associated with high risk   | Low        |

(continued)

| Indicator                                      | Definition  | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|--|---|--|--|------------|
| Percent Food Insecure                          | Percentage of population who lack adequate access to food.  | A Lower value is associated with low risk  | Access to food indicates community health. A higher value is associated with high risk   | Very High  |
| Percent Housing Problems                       | Percentage of households with at least 1 of 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities. | A Lower value is associated with low risk  | Unavailability of housing infrastructure adversely affects residents' health. A higher value is associated with high risk  | Very Low   |
| Percent income required for childcare expenses | Childcare costs for a household with two children as a percent of median household income   | A Lower value is associated with low risk  | A high burden of childcare costs indicates that a family may not be able to provide for its other necessary expenditures. A higher value is associated with high risk  | Very High  |
| Percent Language Barrier                       | Percentage of Population facing Language Barrier  | A lower proportion of persons with language problems indicates greater accessibility to disaster relief efforts and is therefore an area of low risk | A higher proportion of persons with language barriers could indicate a higher percentage of people suffering due to communication problems, interpretation of instructions and emergency rescue operations. Therefore it is interpreted as a high risk | Very Low   |

(continued)

| Indicator                               | Definition  | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|---|---|--|--|------------|
| Percent Limited Access to Healthy Foods | Percentage of population who are low-income and do not live close to a grocery store. | A Lower value is associated with low risk  | Persons who are low income lack access to healthy food, especially if they live away from grocery stores and lack transportation. A higher value is associated with high risk  | High       |
| Percent NoHealthIns                     | Percentage of Population without Health Insurance                                     | Greater health insurance coverage is correlated with better health conditions and higher economic productivity. Therefore a higher number of persons with health insurance is a low risk | Lack of health insurance coverage has negative impacts on health as patients are less likely to receive preventive health care, or affordable medical care during a disaster. A greater proportion of persons without health insurance indicates a higher disaster risk. | Very High  |
| Percent PoorCondition Bridges           | % of Poor Condition Bridges   | A Lower value is associated with low risk  | It indicates access to quality transportation infrastructure which is essential in times of disasters. A higher value is associated with high risk   | High       |
| Percent rural                           | Percentage of population living in rural areas  | A Lower value is associated with low risk  | Rural areas often lack access to resources and are geographically isolated. A higher value is associated with high risk  | Very High  |
| Percent Section8                        | Rate of low-rent + section-eight units in county                                      | A Lower value is associated with low risk  | Greater proportion of low income housing indicates poverty and declining housing quality. A higher value is associated with high risk  | Very High  |

(continued)

| Indicator                 | Definition  | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|---------------------------|---|--|---|------------|
| Percent Vaccinated        | Percentage of Households vaccinated against Covid-19 and other diseases | A higher value is associated is low risk   | A high proportion of vaccination indicates that the community is safe against the Covid-19 pandemic. A lower value is associated with high risk | Very High  |
| Percent work at home      | Resident workers who work at home                                       | A higher value is associated is low risk   | A lower commute time is associated with a health local economy. A lower value is associated with high risk                                      | Very High  |
| Physically Unhealthy Days | Average number of physically unhealthy days per year for the population | A Lower value is associated with low risk  | A higher value is associated with high risk because people are more prone to being affected by disaster risks                                   | Very High  |
| PM10                      | Concentration of Pollutant  | A lower concentration indicates less pollution and is associated with lower risk | A higher concentration indicates more pollution and is associated with higher risk  | Very High  |
| PM2.5                     | Concentration of Pollutant  | A lower concentration indicates less pollution and is associated with lower risk | A higher concentration indicates more pollution and is associated with higher risk  | High       |
| PM2Point5                 | Concentration of Pollutant  | A lower concentration indicates less pollution and is associated with lower risk | A higher concentration indicates more pollution and is associated with higher risk  | High       |
| Population                | Total Population  | A small number of people will be affected by a disaster                          | A large number of persons will be affected by the disaster  | Very Low   |

(continued)

| Indicator                   | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|-----------------------------|--|---|---|------------|
| poverty                     | Percentage Below Poverty Line                                    | A lower poverty indicates less exposure to disaster risks and greater accessibility to exigency funds. It is therefore a low risk   | Poverty can be both a cause and consequence of disaster risk. A greater poverty is associated with a higher risk  | Low        |
| Precipitation               | Precipitation  | A lower precipitation is associated with a lower risk   | A higher precipitation is associated with higher risk   | Very High  |
| PrimaryCare Physicians Rate | Ratio of population to primary care physicians.                  | A higher value is associated is low risk  | A lower proportion of physicians indicates that community members may not have access to medical help during disasters and have to rely on external support. A lower value is associated with high risk                               | Very Low   |
| PrimeWorkingAge percent     | Percentage of population in Prime Working Age                    | A greater number of persons of working age indicates a greater labour pool available for the local economy. Therefore a higher ratio indicates a lower risk.  | A lower number of persons of working age represents a greater number of dependents on the existing workforce and is hence a high risk.  | Moderate   |
| PT                          | Percentage Employed in Production and Transportation Occupations | A lower concentration of production and transportation industries indicates a lower dependence of the economic base on land, location and natural resources. It is therefore more economically resilient and a low risk | Both production and transportation industries are dependent on availability of local natural resources and are therefore more susceptible to natural disasters. A higher employment in such industries signals greater disaster risk. | Very Low   |

(continued)

| Indicator                        | Definition  | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|----------------------------------|---|--|---|------------|
| PT LQ                            | Location Quotient of Production and Transportation Occupations    | A lower concentration of the production and transportation industry indicates a low risk   | A higher LQ for the Production and Transportation Industry indicates a high risk  | High       |
| Radon.x                          | Radon zone, ordinal value   | A Lower value is associated with low risk  | It indicates environmental quality and stability. A higher value is associated with high risk   | Very High  |
| Recent Immigrants Percent        | Percentage of Recent Immigrant Individuals                        | A lower percentage of immigrants represents a lower disaster risk owing to more equitable access to local and regional resources within the community and lack of communication barriers   | A higher percentage of immigrants represents a greater disaster risk owing to their immigration status, lack of English proficiency and lack of direct access to resources in comparison with native citizens                           | Very High  |
| Recreation related business rate | Rate of recreation-related businesses per county                  | A lower value is associated with low risk  | Greater proportion of recreation-related business indicate heightened economic instability during disasters. A higher value is associated with high risk  | Low        |
| Rental CostBurden below20000     | Housing Cost Burden on renters whose incomes are below 20,000 USD | A lower proportion of cost-burdened low income households indicates greater economic resilience among low-income renters. This is an asset during natural disasters and is a low risk area | A higher proportion of low income rental households who are housing cost burdened signals a higher concentration of highly vulnerable households in the community. This is an area of high risk, structurally, financially and socially | Very Low   |

(continued)

| Indicator                | Definition                                       | Low Risk Interpretation  | High Risk Interpretation  | Risk Level |
|--------------------------|--|--|---|------------|
| Rental Overcrowding      | Percentage of Rental Units that are Overcrowded  | A lower proportion of overcrowded rental units indicates a more affordable rental housing stock, and a more resilient rental population. It is a low risk  | A higher proportion of rental units which are overcrowded signals lower incomes, structural and maintenance issues associated with the rental housing stock. It indicates that the rental stock is inadequate and unaffordable and is therefore associated with high risk | Very Low   |
| Rented                   | Percentage Renters                               | A lower proportion of renters signals greater homeownership, higher incomes and access to resources. This is therefore an area of low risk   | Renters are associated with higher vulnerability during disasters owing to lower incomes, and lesser accessibility to disaster relief. A high proportion of renters is therefore associated with a higher risk  | Very Low   |
| Renter MHHI              | Monthly Household Income of Renters              | A higher income indicates greater capacity to cope with disasters. It is therefore associated with low risk.   | A lower income indicates a lower capacity to cope with disasters and is associated with high risk   | Very High  |
| Renters Cost IncomeRatio | Ratio of Renter Housing Cost to Household Income | A lower cost to income ratio for renters indicates that rental households are successfully able to meet their financial demands and are more resilient to disasters. It is therefore a low risk. | A higher cost to income ratio for renters indicates that rental households are unable to meet their financial needs and are more likely to suffer adversely during disasters. It is therefore associated with high risk.  | Very High  |



(continued)

| Indicator        | Definition                                | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|------------------|---|---|---|------------|
| Resident Workers | Number of resident workers                | A higher value is associated is low risk  | Greater number of workers represent greater economic participation. A lower value is associated with high risk                            | Very High  |
| Retail           | Percentage Employed in Retail Occupations | Although prone to natural disasters, retail industries generally show a higher resilience to natural disasters than wholesale industries. This is because they are less likely to be low mitigators and often associated with having a plan unlike wholesale industries. Thus a higher employment in retail industries is associated with low risk. | A lower employment in retail industries signals lower economic resilience and is associated with higher risk                              | Very High  |
| Retail LQ        | Location Quotient of Retail Occupations   | A higher LQ in retail industries is associated with low risk  | A lower LQ in retail industries is associated with high risk  | Very High  |
| Sales            | Percentage Employed in Sales Occupations  | Employment in sales is associated with higher pay greater skills and organizational support. It signals greater economic resilience and low risk  | A lower employment in sales industries could indicate a less entrepreneurial economy, lower resilience and therefore higher disaster risk | Very High  |
| Sales LQ         | Location Quotient of Service Occupations  | A higher LQ for the service sector indicates a low risk   | A lower LQ for sales industries is associated with high risk  | Very High  |

(continued)

| Indicator            | Definition  | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|----------------------|---|---|--|------------|
| Segregation Index    | Index of dissimilarity where higher values indicate greater residential segregation between non-white and white county residents. | A Lower value is associated with low risk   | Dissimilarity or segregation indicates social inequality and differential access to resources. A higher value is associated with high risk   | Very High  |
| Service              | Percentage Employed in Service  | Service sector is a huge contributor to the economic productivity and bolsters the primary and secondary economic sectors as well and provides a huge source of employment. A higher employment in the service sector signals greater economic resilience and lower risk. | A lower proportion of workers in the service sector indicates a less developed and resilient economy with greater dependence on place-based work. It is therefore an area of high risk.  | Very High  |
| Service LQ           | Location Quotient of Service Occupations  | A higher LQ for the service sector indicates a high risk  | A lower LQ for the service sector indicates a lower resilience and higher risk   | Very Low   |
| SingleParent Percent | Percentage of Single Parent Households  | A lower proportion of single parent households indicates a lower disaster vulnerability, owing to lesser probability of financial, academic and behavioural problems which have been correlated with single parent households.  | Children living in single-parent households have greater risks to their physical and social health and wellbeing compared with other family structures such as two parent or grandparent headed households. Thus, a greater proportion of single parent households represents a higher disaster risk | Very Low   |

(continued)

| Indicator                | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|--------------------------|--|---|---|------------|
| Skilled Percent          | Percentage of Skilled Persons  | A higher number of skilled individuals represents a lower disaster risk | Lack of occupational skill is associated with lower incomes and employment benefits and therefore less resources for disaster recovery. Therefore, a lower percentage of skilled workers indicates a greater disaster risk. | Very High  |
| SO4Ave ln                | Sulfate (SO4) precipitation weighted mean in mg/L, log transformed   | A Lower value is associated with low risk                               | It is a pollutant. A higher value is associated with high risk  | Very Low   |
| Social Association Rate  | Number of membership associations per 10,000 population.             | A higher value is associated is low risk                                | A high rate of social associations indicates healthy relationships and community life. A lower value is associated with high risk   | Very High  |
| std coal prim pop ln     | Primarily coal mines, mines per county population, as proportion     | A Lower value is associated with low risk                               | It indicates mining activities and environmental stability. A higher value is associated with high risk   | Very High  |
| std metal prim pop ln    | Primarily metal mines, mines per county population, as proportion    | A Lower value is associated with low risk                               | It indicates mining activities and environmental stability. A higher value is associated with high risk   | Very High  |
| std nonmetal prim pop ln | Primarily nonmetal mines, mines per county population, as proportion | A Lower value is associated with low risk                               | It indicates mining activities and environmental stability. A higher value is associated with high risk   | Very High  |

(continued)

| Indicator                     | Definition  | Low Risk Interpretation  | High Risk Interpretation   | Risk Level |
|-------------------------------|---|--|--|------------|
| std sandandgravel prim pop ln | Primarily sand and gravel mines, mines per county population, as proportion | A Lower value is associated with low risk  | It indicates mining activities and environmental stability. A higher value is associated with high risk  | Low        |
| std stone prim pop ln         | Primarily stone mines, mines per county population, as proportion           | A Lower value is associated with low risk  | It indicates mining activities and environmental stability. A higher value is associated with high risk  | Very High  |
| Total                         | Total Housing Stock   | A lower number of housing units indicates less damage during a disaster and is associated with low risk  | A higher number of housing units indicates the possibility of greater risk during disasters  | Very Low   |
| Transport                     | Percentage Employed in Transportation Occupations                           | Like retail, transportation businesses are often associated with having business plans, more structurally sound and meets standards. Thus a higher employment in transportation indicates a low risk | A lower employment in transportation business could mean that the businesses are not widely spread out and less economically resilient. It is interpreted as a high risk.  | Very High  |
| Transport LQ                  | Location Quotient of Transportation Occupations                             | A higher LQ in transportation industries is associated with low risk   | A lower LQ in transportation industries associated with high risk  | Very Low   |
| Unemployment percent          | Percentage of Unemployed Persons  | A lower rate of unemployment indicates a more stable and resilient economic environment and is therefore associated with lower disaster risks  | A high rate of unemployment could indicate a range of socio-economic vulnerabilities and political struggles. It indicates lower economic resilience during disasters and is therefore associated with high risk | Very Low   |

(continued)

| Indicator                  | Definition   | Low Risk Interpretation   | High Risk Interpretation   | Risk Level |
|----------------------------|--|---|--|------------|
| Units SingleFamily         | Percentage of Single Family Units  | A lower porportion of single family units signals greater housing mix, affordability and greater housing resilience. It is therefore associated with low risk   | A greater proportion of single family homes signals lesser housing diversity and therefore higher risks for low income populations. It is associated with higher risk  | Very Low   |
| UnstableEmployment Percent | Percentage Population with Unstable Employment                               | A lower proportion of workers with unstable employment indicates greater economic stability and resilience, higher incomes and greater access to disaster recovery resources. It is therefore a low risk          | Unstable employment is correlated with lower incomes, health problems, negative familial effects and other challenges lowering economic resilience post disaster. A greater proportion of workers with unstable employment indicates a higher risk | Low        |
| Vacancy                    | Percentage Vacant Units  | A lower proportion of vacant units signals greater utilization of available built environment resources, greater maintenance and lower probability of structural damage. It is therefore associated with low risk | A high proportion of vacant units signals a weak economic base and possibilities of blight and structural damage. It is therefore associated with a high risk  | Very High  |
| Vice related business rate | Rate of vice-related businesses per county as proportion of total businesses | A Lower value is associated with low risk   | Greater proportion of vice-related business indicate heightened economic instability during disasters. A higher value is associated with high risk   | Moderate   |

(continued)

| Indicator          | Definition  | Low Risk Interpretation                   | High Risk Interpretation   | Risk Level |
|--------------------|---|---|--|------------|
| Violent Crime Rate | Number of reported violent crime offenses per 100,000 population. | A Lower value is associated with low risk | A high of crimes indicates safety issues within the community. A higher value is associated with high risk | High       |
| W As ln            | Arsenic in mg/L, log transformed                                  | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | High       |
| W Ba ln            | Barium in mg/L, log transformed                                   | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Moderate   |
| W Cd ln            | Cadmium in mg/L, log transformed                                  | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Very High  |
| W CN ln            | Cyanide in mg/L, log transformed                                  | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Low        |
| W Cr ln            | Chromium (total) in mg/L, log transformed                         | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Very High  |
| W FL ln            | Fluoride in mg/L, log transformed                                 | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Very High  |
| W HG ln            | Mercury (inorganic) in mg/L, log transformed                      | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | High       |
| W NO2 ln           | Nitrite (as N) in mg/L, log transformed                           | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Moderate   |
| W NO3 ln           | Nitrate (as N) in mg/L, log transformed                           | A Lower value is associated with low risk | It is a pollutant. A higher value is associated with high risk   | Very High  |

(continued)

| Indicator                 | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|---------------------------|--|---|---|------------|
| Walkability Score         | Walkability score (ordinal)                                      | A higher value is associated is low risk  | High walkability scores indicate greater community vitality and economic accessibility. A lower value is associated with high risk  | Very High  |
| Wholesale                 | Percentage Employed in Wholesale Trade                           | A lower employment in wholesale businesses signals a greater economic resilience and low risk | Wholesale and retail businesses are more vulnerable to natural disasters and are more likely to close after disasters. They are also more likely to be low mitigators. A higher proportion of employment in the wholesale industry signals a high disaster risk | Very Low   |
| Wholesale LQ              | Location Quotient of Wholesale Trade Occupations                 | A lower LQ in wholesale industries is associated with low risk                                | A higher LQ is wholesale industries is associated with high risk  | Very Low   |
| Workers to Other Counties | Number of resident workers who commute to work in other counties | A Lower value is associated with low risk   | A lower commute time is associated with a health local economy. A higher value is associated with high risk   | Very Low   |
| Working Nonworking ratio  | Ratio of Working to Non-working Population                       | A high ratio indicates lower risk   | This ratio indocates the amount of labor resources available in the market, and signals unemployment, income and other economic factors. A low ratio indicates a lower economic resilience to market shocks and is therefore high risk.                         | Very High  |

(continued)

| Indicator          | Definition   | Low Risk Interpretation   | High Risk Interpretation  | Risk Level |
|--------------------|--|---|---|------------|
| WorkNearby percent | Percentage Workers who live near their place of work | A greater proportion of persons who live near their place of work indicates a lower dependence on commute and transportation networks and a more robust resilient economy. Therefore it is a low risk | A lower proportion of persons who live near their place of work indicates a high dependence on transportation networks for economic activities and a greater risk of disruption during disasters. It is therefore a high risk | High       |
| Young percent      | Percentage of Young Persons                          | A small percentage of children would mean less vulnerability to disasters   | A large percentage of children would indicate a greater vulnerability to disasters  | Very Low   |



## Appendix B

### High Risk and Low Risk Areas at Rural, Urban and Census Place Levels

| Indicator                       | Risk Level (Rural) | Risk Level (Places) |
|---------------------------------|--------------------|---------------------|
| Agri                            | Very High          | Very High           |
| Agri LQ                         | Very High          | Very High           |
| Agro Percent                    | Very High          | Very High           |
| Airports                        | High               | High                |
| ALLNPDESpersKM ln               | High               | High                |
| Arts                            | Very Low           | Low                 |
| Arts LQ                         | Very Low           | Very High           |
| Avg HHsize                      | High               | Very High           |
| Avg Temp                        | Very Low           | Very Low            |
| Bridges                         | Very High          | Very High           |
| Business establishments         | Very High          | Very High           |
| CaAve ln                        | Very Low           | Very Low            |
| Civic related business rate     | Very High          | Very High           |
| CO8                             | High               | High                |
| Commuters withinCounty          | Very Low           | Very Low            |
| CommuteTime                     | High               | High                |
| construction                    | Very High          | High                |
| construction LQ                 | Very Low           | Low                 |
| Cost IncomeRatio                | High               | Very Low            |
| COVID-19 death rate             | Very High          | Very High           |
| D303 Percent ln                 | Very Low           | Very Low            |
| Disabled Percent                | Moderate           | Very High           |
| Docks                           | High               | High                |
| Edu                             | High               | Very High           |
| Edu LQ                          | Very Low           | High                |
| Educated percent                | Very High          | Low                 |
| Education related business rate | Very High          | Very High           |
| Elderly growth percent          | High               | High                |
| FemaleHeaded HHs Percent        | Very High          | High                |
| FemaleLaborforce percent        | High               | High                |

(continued)

| Indicator                        | Risk Level (Rural) | Risk Level (Places) |
|----------------------------------|--------------------|---------------------|
| Females Percent                  | Very High          | Very Low            |
| Finance                          | Very High          | Very High           |
| Finance LQ                       | Very High          | High                |
| Food Environment Index           | High               | High                |
| Freight railroad miles           | Very High          | Very High           |
| fungicide ln                     | Very Low           | Very Low            |
| Gender Pay Gap                   | High               | High                |
| GINI Index                       | Very High          | Very High           |
| GroupQuarters                    | Very High          | High                |
| Healthcare related business rate | Very High          | Very High           |
| HelperPool                       | High               | High                |
| herbicide ln                     | Very Low           | Very Low            |
| Homewownership                   | Very High          | Very High           |
| Inadequate Facilities            | Very High          | Very High           |
| Info                             | Very High          | Very High           |
| Info LQ                          | Very High          | Very High           |
| insecticide ln                   | Very Low           | Very Low            |
| Kave ln                          | Moderate           | Moderate            |
| LargeFam Percent                 | Moderate           | Very High           |
| LowIncome Percent                | Very High          | Very High           |
| Management                       | Very High          | Very High           |
| Management LQ                    | Very High          | Very High           |
| Manufacturing                    | Very Low           | Very Low            |
| Manufacturing LQ                 | Very Low           | High                |
| Max Temp                         | Very Low           | Very Low            |
| MBS                              | Very High          | Very High           |
| MBS LQ                           | Moderate           | High                |
| MedianHomeValue                  | Very High          | Very High           |
| MentalHealth Provider Rate       | Very High          | Very High           |
| MHHI                             | High               | Very High           |
| Min Temp                         | Very Low           | Very Low            |

(continued)

| Indicator                           | Risk Level (Rural) | Risk Level (Places) |
|-------------------------------------|--------------------|---------------------|
| MobileHomes                         | Very High          | Moderate            |
| NewHomes                            | Moderate           | Very High           |
| NO21                                | High               | High                |
| NO2AM                               | High               | High                |
| NO3Ave.x                            | Very Low           | Very Low            |
| NonWhite Percent                    | Low                | Low                 |
| NotMarried Percent                  | Moderate           | Very High           |
| NoVehicle Pop                       | Very High          | Very High           |
| O3                                  | Moderate           | Moderate            |
| Old percent                         | Very High          | Very High           |
| OldHomes                            | Moderate           | Very High           |
| Other county workers                | Very Low           | Very Low            |
| Others                              | Low                | Very High           |
| Others LQ                           | Very Low           | Very High           |
| Overcrowding                        | Moderate           | Very High           |
| Passenger railroad miles            | Very High          | Very High           |
| Pb3                                 | High               | High                |
| pct au ln                           | Low                | Low                 |
| pct disease acres ln                | Moderate           | Moderate            |
| pct harvested acres ln              | Very Low           | Very Low            |
| PCT IRRIGATED ACRES ln              | Very High          | Very High           |
| pct manure acres ln                 | Very Low           | Very Low            |
| Per PSWithSW.x                      | Very High          | Very High           |
| Per TotPopSS.x                      | Moderate           | Moderate            |
| Percent MediumFairCondition Bridges | High               | High                |
| Percent AssistanceNeed              | Low                | High                |
| Percent BachelorsDegree             | Very High          | Very High           |
| Percent BroadbandAccess             | High               | High                |
| Percent Children in Poverty         | Very High          | Very High           |
| Percent Commuters                   | High               | High                |
| Percent commuters by transit        | High               | High                |
| Percent Disconnected Youth          | Moderate           | Moderate            |

(continued)

| Indicator                                      | Risk Level (Rural) | Risk Level (Places) |
|--|--------------------|---------------------|
| Percent Exercise Access                        | Low                | Low                 |
| Percent Food Insecure                          | Very High          | Very High           |
| Percent HousingProblems                        | Very Low           | Very Low            |
| Percent income required for childcare expenses | Very High          | Very High           |
| Percent LanguageBarrier                        | Very Low           | Moderate            |
| Percent Limited Access to Healthy Foods        | High               | High                |
| Percent NoHealthIns                            | Very High          | Low                 |
| Percent PoorCondition Bridges                  | High               | High                |
| Percent rural                                  | Very High          | Very High           |
| Percent Section8                               | Very High          | Very High           |
| Percent Vaccinated                             | Very High          | Very High           |
| Percent work at home                           | Very High          | Very High           |
| Physically Unhealthy Days                      | Very High          | Very High           |
| PM10   | High               | High                |
| PM2.5  | Moderate           | Moderate            |
| PM2Point5                                      | Moderate           | Moderate            |
| Population                                     | Very Low           | NA                  |
| poverty  | Low                | Very Low            |
| Precipitation                                  | Very High          | Very High           |
| PrimaryCare Physicians Rate                    | Very Low           | Very Low            |
| PrimeWorkingAge percent                        | Moderate           | Very High           |
| PT   | Very Low           | Very Low            |
| PT LQ  | High               | Low                 |
| Radon.x  | Very High          | Very High           |
| Recent Immigrants Percent                      | High               | High                |
| Recreation related business rate               | Low                | Low                 |
| Rental CostBurden below                        | High               | NA                  |
| Rental CostBurden below20000                   | NA                 | Very High           |
| Rental Overcrowding                            | Low                | Moderate            |
| Rented   | Very Low           | Very High           |

(continued)

| Indicator                     | Risk Level (Rural) | Risk Level (Places) |
|-------------------------------|--------------------|---------------------|
| Renter MHHI                   | Very High          | Very High           |
| Renters Cost IncomeRatio      | Very High          | Very High           |
| Resident Workers              | Very High          | Very High           |
| Retail                        | Very High          | Very High           |
| Retail LQ                     | Very High          | Very Low            |
| Sales                         | Very High          | Very High           |
| Sales LQ                      | Very High          | Very High           |
| Segregation Index             | Very High          | Very High           |
| Service                       | Very High          | Very High           |
| Service LQ                    | Very Low           | Very Low            |
| SingleParent Percent          | Very Low           | Low                 |
| Skilled Percent               | Very High          | Moderate            |
| SO21                          | High               | High                |
| SO4Ave ln                     | Very Low           | Very Low            |
| Social Association Rate       | Very High          | Very High           |
| std coal prim pop ln          | Very High          | Very High           |
| std metal prim pop ln         | Very High          | Very High           |
| std nonmetal prim pop ln      | Very High          | Very High           |
| std sandandgravel prim pop ln | Low                | Low                 |
| std stone prim pop ln         | Very High          | Very High           |
| Total                         | Very Low           | Moderate            |
| Transport                     | Very High          | Very High           |
| Transport LQ                  | Very Low           | Low                 |
| Unemployment percent          | Very Low           | Very High           |
| Units SingleFamily            | Very Low           | Very Low            |
| UnstableEmployment Percent    | Low                | High                |
| Vacancy                       | Very High          | Very High           |
| Vice related business rate    | Moderate           | Moderate            |
| Violent Crime Rate            | High               | High                |
| W As ln                       | High               | High                |
| W Ba ln                       | Moderate           | Moderate            |
| W Cd ln                       | Very High          | Very High           |

(continued)

| Indicator                | Risk Level (Rural) | Risk Level (Places) |
|--------------------------|--------------------|---------------------|
| W CN ln                  | Low                | Low                 |
| W Cr ln                  | Very High          | Very High           |
| W FL ln                  | Very High          | Very High           |
| W HG ln                  | High               | High                |
| W NO2 ln                 | Moderate           | Moderate            |
| W NO3 ln                 | Very High          | Very High           |
| Walkability Score        | Very High          | Very High           |
| Wholesale                | Very Low           | Very Low            |
| Wholesale LQ             | Very Low           | Very Low            |
| Workers to OtherCounties | Very Low           | Very Low            |
| Working Nonworking ratio | High               | High                |
| WorkNearby percent       | High               | High                |
| Young percent            | Very Low           | Very Low            |