3.10: Earthquake Risk Assessment

Hazard Description

The United States Geographic Survey (USGS) defines an earthquake as a sudden motion or trembling of the earth caused by an abrupt release of stored energy beneath the earth's surface. A description of technical terms associated with earthquakes is provided below:

Epicenter - The epicente**r** is the geographic location directly above the hypocenter on the earth's surface. Ideally, the epicenter and the highest Modified Mercalli Intensity Scale (MMI) values on the isoseismic map coincide; however, this relationship is not always consistent.

Modified Mercalli Intensity Scale - The size of an earthquake can be expressed in several ways, the most commonly used are the various magnitude scales and the Modified Mercalli Intensity Scale (MMI). There are several intensity scales, but the MMI is most commonly used in this country. The intensity scales differ from magnitude scales in that they measure the effects of seismic waves as they are perceived by people in the "felt" area of the earthquake. The first question, for example, is usually "Did you feel the earthquake?" If the answer is "yes" then a set of questions are asked that will help the interviewer determine the level of intensity at that site (referred to as site intensity). Intensity levels vary from an MMI intensity level I, where the earthquake was not felt to an MMI value of XII which is described as total damage.

Hypocenter - The hypocenter is the location in the subsurface where the rupture took place.

Fault - Faults can be defined as a rupture in subsurface geological materials where there is relative movement on the opposing sides of the rupture. The origin of this movement is stress built up in the earth's crust from plate movement or other geological forces.

Normal Fault -. A normal or gravity fault is one where a fault block has moved downward as gravity moves a fault block down along an inclined fault plane.

Reverse Fault - A reverse fault is the opposite of a normal fault where a fault block has moved up an inclined fault plane, opposite of the movement that would be expected if gravity were the main force acting on the block.

Strike Slip Fault - A strike-slip fault is one where the movement is largely horizontal and oriented in the same direction as the fault trends. Normal faults are the result of an extension of the earth's crust, reverse faults are a result of a shortening or compression of the earth's crust and strike-slip faults result from forces acting horizontally.

Fault Plane - The rupture along which the movement of the fault blocks takes place can be a sharp planar

feature, referred to as a fault plane. In this case, the direction the fault blocks moved (up, down, or sideways) can be fairly straightforward.

Fault Zone - It is also common for the movement of fault blocks to take place across a zone consisting of multiple fault planes with small individual displacements. This zone of displacement is referred to as a fault zone and it can be a few inches wide or it can consist of a series of large faults and may be measured in miles.

Isoseismal Map - Typically, site intensities are plotted on a map, and similar intensities are grouped. The groupings are separated by lines referred to as isoseismal and the map itself is referred to as an isoseismal map. Intensities are always denoted by Roman numbers to distinguish them from magnitude values which are always in Arabic numerals. The assigned intensity value for any particular earthquake represents the highest MMI value assigned in the felt area.

Liquefaction - Liquefaction is an earthquake-related hazard involving geological conditions that pose a potential hazard to structures. Liquefaction is a complex process resulting in soils losing their bearing strength (i.e. they act more like a liquid than a solid) due to seismic-induced vibrations. The major concern is that during an earthquake the liquefaction soils become "liquid" and move laterally away from the foundation of buildings causing foundation failure or causing them to topple over.

Peak Ground Acceleration (PGA) - The maximum level of vertical or horizontal ground acceleration caused by an earthquake. The PGA is typically expressed as a percent of the acceleration due to gravity.

Magnitude - There are several magnitude scales. All are different from intensity scales as they measure completely different aspects of the earthquake *i.e*. the strength of the earthquake source (Reiter, 1990). Reiter (1990, p. 34) also defines the difference between intensity and magnitude stating that "... magnitude is determined by quantitatively analyzing instrumental recordings utilizing specific, explicitly defined formulas ..." Magnitude scales were originally devised in 1934 for use in California. This scale came to be known as the Richter or Local Magnitude Scale. A comparison of magnitude and intensity is shown in the chart below followed by abbreviated descriptions for each intensity level.

***Based on a typical maximum Modified Mercalli Intensity Scale as defined below Source: USGS Earthquake Hazards Program**

Hazard Description

Earthquakes originating in Mississippi are not the only threat; those originating in surrounding states have also affected Mississippi in the past. The greatest potential threat to Mississippi from earthquakes is from a strong event in the New Madrid Seismic Zone (NMSZ). The earthquakes of 1811-1812, which originated

along the NMSZ, shook many areas in Mississippi, reaching as far south as the Gulf Coast. The vibrations from these earthquakes were so powerful they rang church bells in Boston, Massachusetts more than 1,000 miles away.

Although the NMSZ is the primary seismic activity source for the Southeastern United States, there are other potential earthquake sources in Mississippi. The USGS has recorded more than 40 earthquakes originating within the boundaries of Mississippi since 1911. Though none of these Mississippi-centered earthquakes have inflicted severe damage, they should not be disregarded.

One area of notable earthquake activity is in east-central Mississippi in Lauderdale and Clarke counties. This area is not well known, but it has produced more than 14 earthquakes in the past 30 years, according to data gathered by the Mississippi Department of Environmental Quality (MDEQ). Most of these events occurred within Clarke County.

The White River Fault Zone (WRFZ) is another notable seismic zone that was identified in 1944. The Charleston earthquake of 1931 in Tallahatchie County, Mississippi may have been centered along this fault. This is the largest recorded Mississippi-centered earthquake with a magnitude of 5.0. The WRFZ runs from Grenada, Mississippi northward approximately 280 miles to Newport, Arkansas. Many of Mississippi's epicenters are in the northwest quadrant of the state; some may be associated with the WRFZ. The WRFZ is an area that should be assessed as a significant seismic hazard.

Earthquakes do not occur solely from naturally active faults. Volcanoes and oil and gas production are also potential sources of earthquakes. Mississippi has not experienced volcanic activity in the modern era; therefore, this impact is minimal. Oil and gas production is common in Mississippi and might produce small earthquakes with minimal hazard impacts.

Education and Outreach

The Great Central U.S. ShakeOut is an annual opportunity to practice how to be safer during significant earthquakes: "Drop, Cover, and

Hold On." The ShakeOut has also been organized to encourage individuals, communities, schools, and organizations to review and update emergency preparedness plans and supplies and to identify a sheltering space to prevent damage and injuries. Registration for this event is located at [www.shakeout.org.](http://www.shakeout.org/)

The ShakeOut website also includes numerous educational resources such as 20 Cool Facts about the New Madrid Seismic Zone which summarizes a few significant facts about the series of large earthquakes that struck the NMSZ of southeastern Missouri, northeastern Arkansas, and adjacent parts of Tennessee and Kentucky from December 1811 to February 1812.

History of Mississippi Earthquakes

Historically, not many earthquakes are centered in Mississippi. As seen in **Table 3.10.1** many earthquakes that originated in Mississippi had a magnitude of 3.5 or less. Damage typically begins to occur when an earthquake reaches a magnitude of 4.0 or greater. Nevertheless, every earthquake is unique and potentially

dangerous. Since the 2013 plan update, there were four events in 2015. **Table 3.10.1** shows earthquakes that have originated and impacted Mississippi.

Table 3.10.2 shows representative earthquakes originating in other states but have been powerful enough for residents of Mississippi to feel the effects. Based on the best available data, there appear to be no changes or seismic activity since the last plan update. **Table 3.10.3** provides seismic activity for Mississippi's neighboring states during those years. It is not known if any effects of this activity were felt in Mississippi. **Figure 3.10.1** shows the epicenter distribution of events originating in and near Mississippi.

Table 3.10.1 Mississippi Earthquakes

Table 3.10.2 Earthquakes Affecting Mississippi 2006 - 1812

Source: USGS and MDEQ Office of Geology

Source: USGS

Mississippi Emergency Management Agency

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Figure 3.10.1 Regional Earthquakes, Normal and Quaternary Faults and Fault Areas

Summary of Previous Events

Although the number of earthquakes known to have been centered within Mississippi's boundaries is small, the state has been affected by numerous shocks located in neighboring States. In the winter of 1811 and 1812, the NMSZ generated a sequence of earthquakes that lasted for several months and included three very large earthquakes estimated to be between magnitude 7 and 8. The three largest 1811 -1812 earthquakes destroyed several settlements along the Mississippi River, caused minor structural damage as far away as Cincinnati, Ohio, and St. Louis, Missouri, and were felt as far away as Hartford, Connecticut, Charleston, South Carolina, and New Orleans, Louisiana. In the New Madrid region, the earthquakes dramatically affected the landscape. They caused bank failures along the Mississippi River, landslides along Chickasaw Bluffs in Kentucky and Tennessee, and uplift and subsidence of large tracts of land in the Mississippi River floodplain. One such uplift related to faulting near New Madrid, Missouri, temporarily forced the Mississippi River to flow backward. In addition, the earthquakes liquefied subsurface sediment over a large area and at great distances resulting in ground fissuring and violent venting of water and sediment . One account of this phenomenon stated that the Pemiscot Bayou "blew up for a distance of nearly fifty miles."

The 1811-1812 New Madrid sequence consisted of three large earthquakes:

- 1. M-7.5 on December 16, 1811
- 2. M-7.3 on January 23, 1812
- 3. M-7.5 on February 7, 1812

According to some reports, the earthquakes of 1811-12 made the land roll like waves. There are letters and descriptions which tell how the land "rocked." The story of the first steamer trip down the Ohio and Mississippi Rivers has many times been told including anecdotes related to the Roosevelts on board finding themselves rocked and tossed about on the agitated waters.

A 19th-century print of New Madrid earthquake chaos. (Granger Collection, NYC)

Source: The Smithsonian

The earliest and strongest earthquake reported in Mississippi occurred on [December](http://earthquake.usgs.gov/regional/states/events/1931_12_17.php) 16, 1931, at about 9:36 p.m. in Charleston. In the area of maximum intensity, the walls and foundation of the agricultural high school cracked, and several chimneys collapsed (intensity –VI-VII). At Belzoni, plaster fell and several chimneys were damaged (intensity VI). In Tillatoba, one chimney toppled and a vase was thrown to the floor (intensity VI). At Water Valley, several chimneys were damaged (intensity VI). The shock was perceptible over a 65,000 square-mile area including the northern two-thirds of Mississippi and adjacent portions of Alabama, Arkansas, and Tennessee.

On February 1, 1955, an earthquake was felt by many people along a 30-mile strip of the Mississippi Gulf Coast. In Gulfport, houses shook, windows and dishes rattled, and deep rumbling sounds were heard by many (intensity V). In Biloxi, several persons were alarmed and a rumbling noise was heard. Similar effects were noted at Mississippi City and Pass Christian. The tremor was reported by many persons in Bay St. Louis, where buildings creaked, and loose objects and windows rattled.

In June 1967, two earthquakes occurred about 18 miles northeast of Greenville, Mississippi. The first, on June 4, measured a magnitude of 3.8 on the Richter Scale and was felt over approximately 25,000 square miles. The region affected by this tremor included the northwest quadrant of Mississippi and parts of Arkansas, Louisiana, and Tennessee. A few instances of cracked plaster were reported in the epicentral region. One resident near the epicenter reported a ground crack 1/4 to 1/2-inch-wide and 39 feet long on his lawn.

On June 29, a second earthquake occurred in the same region with a magnitude of 3.4. The shocks were limited to parts of Bolivar, Sunflower, and Washington Counties.

Another earthquake felt in Mississippi occurred on March 29, 1972. This shock, which was centered in the New Madrid, Missouri region, reached a peak intensity of IV in Mississippi at Hillhouse, Mineral Wells, and Pleasant Grove. Intensity I to III effects were noted in Horn Lake.

Potential Damages from Earthquakes

The potential for an earthquake to produce damage depends on many factors, such as the condition or construction of the affected structures, soil characteristics, and earthquake characteristics. Earthquake characteristics include magnitude, peak ground acceleration, and distance from the epicenter. The epicenter of an earthquake is located on the ground surface directly above the focus, or the location, where the earthquake begins. In most cases, the damage incurred by an earthquake is greatest near the epicenter and decreases with distance. Peak Ground Acceleration (PGA) is the maximum acceleration of a particle during an earthquake. More simply, PGA is the measure of the strength of the ground movement. An earth- quake's PGA is greatest near its epicenter, which explains why earthquake damage is greatest near the epicenter. Figure 3.10.3 provides the PGA potential for a ten percent in 50-year rupture of the New Madrid Fault along with the frequency at which the ground will shake. **Figures 3.10.4-a-b** on the subsequent page provide spectral acceleration for one and five-hertz ruptures.

The acceleration is measured as a percent of the acceleration due to gravity (g's)

Figure 3.10.4-a Spectral Acceleration at one Hz Rupture of the New Madrid Fault 2% in 50 Years Probability

Figure 3.10.4-b Spectral Acceleration at five Hz Rupture of the New Madrid Fault 2% in 50 Years Probability

Hz: Hertz, or cycles per second (frequency of ground shaking) SA measured in g's

Seismic waves may also create other earthquake-related hazards such as liquefaction and slope failure. Liquefaction occurs when loose sand and silt that is saturated with water is shaken by earthquake energy. The mixture takes on the qualities of a liquid when shaken and can result in a lack of structural support and eventual failure of a structure built upon the liquid-like soil. In Mississippi, liquefaction is more likely to occur where there is a significant floodplain. The rivers with significant floodplains located in seismic areas of concern in Mississippi include the Mississippi River, Yalobusha River, Yocona River, Tallahatchie River, and Coldwater River. As shown in **Table 3.10.4**, counties were evaluated based on their location within the aforementioned floodplains and seismic zone. This data has not been updated since the last plan. The liquefaction potential listed in the table references the HAZUS scenario for liquefaction potential in each county. Since the liquefaction data has not changed, the HAZUS scenario will remain the same.

Slope failure during a seismic event can result in extensive damage. The areas most likely to experience slope failure during an earthquake are the bluffs that bound the Mississippi River floodplain, river banks, steep slopes in the Bluff Hills, levees, earth-filled embankments, and transportation embankments.

¹NMSZ = New Madrid Seismic Zone

²CRFP = Coldwater River Floodplain

WRFZ = White River Fault Zone MRFP = Mississippi River Floodplain

TRFP = Tallahatchie River Floodplain

WoRFP = Wolf River Floodplain (Major River originating in Tennessee)

YaRFP = Yalobusha River Floodplain

YRFP = Yocona River Floodplain

Earthquake Effects on Dams

A review of the potential impacts of earthquakes for the 2023 plan update, revealed that the vulnerability of dams to the effects of earthquakes should continue to be addressed. To assess this potential threat, the inventory of dams for MEMA Regions 1 and 3 is provided in **Table 3.10.5** (the complete inventory of dams for all counties is provided in **Section 3.4**). These counties are located in areas that experienced impacts from previous tremors or are geographically susceptible to future impacts. **Figure 3.10.4** overlays the significant and high-hazard dams with the historic seismic recordings.

Table 3.10.5

Dam Inventory in Relation to Earthquake Prone Counties

Figure 3.10.5 Significant and High Hazard Dam Locations

Bridge Retrofit Program

The Mississippi Department of Transportation (MDOT) conducts biennial inspections of all bridge structures. In anticipation of a future earthquake resulting from activity in the New Madrid Fault, it also monitors and inspects bridges that it has "retrofitted," or upgraded, to perform better as a result of newer technology developed to address a seismic event. The bridge retrofit program is concentrated on primary and secondary access routes in Northwest Mississippi. Retrofit activities consist basically of securing bridge caps to piers, thus increasing the probability of the structure will remain standing after an earthquake. Today, all new bridges are constructed using earthquake-resistant technology. **Table 3.10.6** provides a listing of bridges in Northwest Mississippi that have been upgraded to seismic retrofit.

Table 3.10.6

Bridges Retrofitted in Northwest Mississippi

Probability of Future Events

The Central U.S. does not have as many earthquakes as the Western U.S. As a result, statistically valid data are not yet available for determining the probabilities of future earthquake events in this region. The USGS has stated that there are marked differences in determining probabilities of future earthquakes in California as opposed to along the NMSZ. On the west coast, locations of future earthquakes can be anticipated based on measurements of land deformation. Such predictions are much more difficult with earthquakes along the NMSZ. The NMSZ generates very little surface deformation over time; therefore, as seismic events occur along the New Madrid, data are collected and probabilities can be calculated. According to a study by the Center for Earthquake Research and Information (CERI) at the University of Memphis in 2002, the probability of a repeat of the 1811-1812 earthquakes in 50 years is 7-10%. In the same study, the probability of a magnitude 6.0 or greater earthquake within 50 years was estimated to be 25-40%.

Local Plan Risk Assessment Summary

Below is a summary of the risk classification identified in the individual local mitigation plans by MEMA Region.

Vulnerability Assessment

HAZUS is a regional earthquake loss estimation model that was developed by the Federal Emergency Management Agency and the National Institute of Building Sciences. The primary purpose of HAZUS is to provide a methodology and software application to predict earthquake losses on a regional scale. These loss estimates are used primarily by local, state, and regional officials to mitigate the risks from earthquakes and to prepare for emergency response and recovery. The earthquake loss estimates provided in this report were based on a region that includes all of Mississippi's counties.

The geographical size of the region is 47,651.55 square miles and contains 664 census tracts. There are over 1.117 million households in the region which has a total population of 2.93 million people (2022 Census Bureau data).

There are an estimated 1,241 thousand buildings in the region with a total building replacement value (excluding contents) of 280,518 (millions of dollars). Approximately 92.00 % of the buildings (and 75.00% of the building value) are associated with residential housing. The replacement value of the transportation and utility lifeline systems is estimated to be 95,370 and 27,142 (millions of dollars), respectively.

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Results of the Earthquake Impact Assessment

Mississippi NMSZ Scenario

The HAZUS information estimates that about 72,788 buildings will be at least moderately damaged. This is over 6.00 % of the buildings in the region. There are an estimated 14,407 buildings that will be damaged beyond repair.

A NMSZ event in the southwest region of the NMSZ has the potential to cause intense shaking in Mississippi's northern counties. As a result, 25 counties are identified as critical and most of the damage incurred by the state of Mississippi is expected to occur in this set of counties. These 25 critical counties are highlighted in Figure 16 and are listed below:

Buildings in the northern portion of Mississippi are expected to incur moderate damage, with limited cases of complete damage confined to the critical counties listed above. 13,991 buildings are estimated to incur complete damage, all of which are in the 25 critical counties. Approximately 55,000 of the 58,000 moderate and severe damage cases occur in critical counties. Table 3.10.7 illustrates the distribution of building damage by occupancy type. Nearly all complete and moderate to severe damage is expected to affect residential structures, leaving 45,000 of the one million residential structures in Mississippi damaged.

As with many other NMSZ states, wood frame buildings and mobile homes are the most common structural systems. Less common in Mississippi are buildings constructed in the Unreinforced Masonry (URM) method. In Mississippi, approximately 7.5% of the total building inventory is URM construction. Nearly 71% of all complete damage occurs in mobile homes. Approximately 37% of all moderate damage is attributed to wood frame buildings, as shown in Table 3.10.8. It is also relevant to note that while steel, concrete, and precast (concrete) structures are a much smaller portion of the building inventory in Mississippi, approximately 9% of each of these building types experiences at least moderate damage, while 63% of mobile homes incur extensive damage.

Table 3.10.7 NMSZ Event Building Damage by Occupancy Type for the State of Mississippi

Table 3.10.8 NMSZ Event Building Damage by Building Type for the State of Mississippi

HAZUS indicates that the northernmost counties in Mississippi are vulnerable to damage and functional losses to essential facilities. Statewide, over 58 schools may potentially experience moderate damage, and over 1,151 may be damaged beyond the ability to function normally on the day after the earthquake, as shown in Table 3.10.9. Nearly all of these potentially damaged schools are located in Desoto, Tunica, Tate, Marshall, and Benton Counties. Lafayette, Union, Tippah, Alcorn, and Prentiss Counties may potentially experience substantial functional loss to schools immediately after the earthquake. There are potentially 27 moderately damaged fire stations and nearly 353 not functioning the day after the earthquake. Approximately, 103 hospitals will be potentially unable to function after the earthquake. Not only will this region be without medical care services for those injured by the earthquake, but care for existing patients will likely require transport to fully functioning facilities outside the critical counties.

On the day of the earthquake, the model estimates that only 14,695 hospital beds (82.00%) will be available for use by patients already in the hospital and those injured by the earthquake. After one week, 91.00% of the beds will be back in service. After 30 days, 97.00% will be operational.

The model also estimates that northwestern Mississippi transportation infrastructure will potentially experience damage. Table 3.10.10 illustrates that there are over 13,692 bridges statewide. Of this number, 347 bridges will potentially experience at least moderate damage and 13,359 bridges will not be functional the day after the earthquake. Most of these non-functional bridges are in Desoto, Tunica, Tate, and Marshall Counties. Five airports in northwest Mississippi will potentially incur at least moderate damage, though they are expected to remain fully functional. In some cases, damage to structures may not affect the functionality of the facility. Using airports as an example, some portion of the facility may be damaged, though enough of the facility's structure would remain undamaged so that the facility can remain operational, despite some damage to one portion of the facility.

Table 3.10.9 NMSZ Event Essential Facilities Damage for the State of Mississippi

Table 3.10.10 NMSZ Event Highway Bridge Damage for the State of Mississippi

Table 3.10.11 NMSZ Event Communication Facilities Damage for the State of Mississippi

The HAZUS model predicts that utility infrastructure will likely experience substantial losses, especially in the northwestern-most critical counties. Potential damage to communication infrastructure is shown in Table 3.10.11, which illustrates that nearly 300 communication facilities(mostly in Desoto and Tate Counties), would be at least moderately damaged. However, the model does indicate that damage to these facilities is not severe enough to cause a substantial loss of functionality.

There are approximately 1.117 million households in the State of Mississippi and nearly 42,000 of those would potentially be without potable water the day after the earthquake. In addition, 33,000 would not have electricity. Approximately 39,000 households would have potable water service restored after a week and approximately 6,000 households would have electricity restored in that same time. A lack of potable water service for an extended period may force some families to leave their homes, even if the home is not significantly damaged.

Table 3.10.12 NMSZ Event Utility Service Interruptions for the State of Mississippi

Social Impact and Direct Economic Loss

This section provides social impacts and direct economic losses for Mississippi from the scenario developed in the NMSZ Catastrophic Event Planning project. Induced damage is also included in this section and is quantified by various types of debris resulting from infrastructure damage. Social impacts include displaced residents, temporary shelter populations, various food, medical and housing requirements for sheltered populations, and casualties. Lastly, direct economic losses include estimates of building, transportation, and utility losses plus building loss ratios.

Mississippi New Madrid Seismic Zone Scenario

HAZUS estimates the amount of debris that will potentially be generated by the earthquake. The model sorts the debris into two general categories: a) Brick/Wood and b) Reinforced Concrete/Steel. This distinction is made because of the different types of material handling equipment required to manage the debris. The model estimates that a total of 3.80 million tons of debris will be generated. Of the total amount, Brick/Wood comprises 35.00% of the total, with the remainder being Reinforced Concrete/Steel. If the debris tonnage is converted to an estimated number of truckloads, it will require 152,040 truckloads (at 25 tons/truck) to remove the debris generated by the earthquake.

HAZUS estimates the number of households that are expected to be displaced from their homes due to the earthquake and the number of displaced people that will require accommodations in temporary public shelters. The model estimates that 2,705 households will be displaced due to the earthquake. Of these, 2,085 people (out of a total population of 2,967,297) will seek temporary shelter in public shelters, as shown in Table 3.10.12. To care for this sheltered population, 2.7million square feet of space are required, with 334,000 square feet reserved just for sleeping.

Table 3.10.12 NMSZ Event Shelter Requirements for the State of Mississippi

Structural damage to buildings and infrastructure would potentially lead to approximately 1,000 injuries throughout the State of Mississippi. Over 75% of all injuries would be minor (Level 1) and 25% would potentially require delayed or immediate medical attention (Levels 2 & 3, respectively). Table 3.10.13 shows that 574 fatalities would potentially result in the modeling scenario.

The total economic loss estimated for the earthquake would potentially reach \$9,206.92 million, including building and infrastructure losses based on the region's available inventory. The following three sections provide more detailed information about these losses.

Building-Related Losses

Potential building losses are divided into two categories: direct building losses and business interruption losses. The direct building losses are the estimated costs to repair or replace the damage caused to the building and its contents. Business interruption losses are the losses associated with the inability to operate a business because of the damage sustained during the earthquake. Business interruption losses also include the temporary living expenses for those people displaced from their homes because of the earthquake.

HAZUS estimates the total building losses at \$8,791 million. 24% of the estimated losses were related to potential business interruptions in the region. The largest potential loss would be sustained by the residential occupancies which made up over 33 % of the total loss.

Table 3.10.14 NMSZ Event Total Direct Economic Losses for the State of Mississippi

Transportation and Utility Lifeline Losses

For the transportation and utility infrastructure systems, HAZUS only computes the direct repair cost for each component. HAZUS does not predict losses for business interruption due to infrastructure outages. Tables 3.10.15 and 3.10.16 provide a detailed breakdown of the expected lifeline losses.

