4. TOWN OF CAMBRIDGE

This jurisdictional annex to the Washington County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Town of Cambridge with reducing losses from future hazard events. This annex is not guidance of what to do when a disaster occurs; its focus is on actions that can be implemented prior to a disaster to reduce or eliminate damage to property and people. The annex presents a general overview of Cambridge, describes who participated in the planning process, assesses Cambridge's risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

4.1 HAZARD MITIGATION PLANNING TEAM

The Town of Cambridge identified primary and alternate HMP points of contact and developed this plan over the course of several months, with input from many Town departments. The Town Supervisor represented the community on the Washington County HMP Planning Partnership and Steering Committee and supported the local planning process by securing input from persons with specific knowledge to enhance the plan. All departments were asked to contribute to the annex development through reviewing and contributing to the capability assessment, reporting on the status of previously identified actions, and participating in action identification and prioritization.

Table A summarizes Town officials who participated in the development of the annex and in what capacity. Additional documentation of the Town's planning activities through Planning Partnership meetings is included in Volume I.

Table A. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Catherine Fedler, Supervisor Address: 846 County Route 59, Cambridge, NY 12816 Phone Number: 518-796-1877 Email: info@townofcambridgeny.org	Name/Title: Heather Greenawalt, Clerk Address: 846 County Route 59, Cambridge, NY 12816 Phone Number: 518-577-5532 ext. 101 Email: info@townofcambridgeny.org
National Flood Insurance Program Floodplain Administrator	
Name/Title: Jim Buckley Jr. Highway Superintendent Address: 844 County Route 59 Cambridge, NY 12816 Phone Number: (518)-677-3248 Email: cambhighway@gmail.com	

4.2 COMMUNITY PROFILE

4.2.1 Community Classifications

Table B summarizes classifications for community programs available to Cambridge.

Table B. Community Classifications

Program	Participating? (Yes/No)	Classification	Date Classified
Building Code Effectiveness Grading Schedule (BCEGS)	No	-	-
Community Rating System (CRS)	No	-	-
Firewise Communities classification	No	-	-
National Weather Service StormReady Certification	No	-	-
Public Protection (ISO Fire Protection Classes 1 to 10)	Yes	7/7Y	5/1/17
NYSDEC Climate Smart Community	No	-	-
Other: Organizations with mitigation focus (advocacy group, non-government)	No	-	-

N/A = Not applicable

4.2.2 Community Profile

The Town of Cambridge is in southern Washington County, sharing part of its southern border with Rensselaer County. The town has a total area of 35.7 square miles, of which 0.1 square miles is water. Significant waterways in the Town include the Hoosic River, Wampecack Creek, Pencil Brook, and Whipple Brook. Most of the village of Cambridge is in the township of White Creek, and many of the “Cambridge” addresses are either in White Creek or the Town of Jackson. The Town of Cambridge covers an area of 36.5 square miles and has 64 center-line miles of town roads, 47.6 of them paved, the rest gravel, and 19.5 centerline miles of County Road. State Route 372 forms most of the north-east border and then crosses through for about 1.5 miles.

According to the U.S. Census, the 2020 population for the Town of Cambridge was 1,505 which makes up 2.5 percent of the county. Data from the 2022 American Community Survey indicates that 2.6 percent of the population is 5 years of age or younger, 24.5 percent is 65 years of age or older, 0.0 percent is non-English speaking, 10.3 percent is below the poverty threshold, and 5.6 percent is considered disabled.

4.3 JURISDICTIONAL RISK ASSESSMENT

The hazard profiles in Volume I provide detailed information regarding each planning partner’s vulnerability to the identified hazards, including summaries of Cambridge’s risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

Each jurisdiction has unique assets, vulnerabilities and overall risk. A multi-jurisdictional plan needs to identify every hazard (from the whole planning area). In hazard mitigation planning, risk is the potential for damage or loss when natural hazards interact with people or assets, as shown in the figure below. These assets may be buildings,

infrastructure or natural and cultural resources. A risk assessment is a robust, data-driven analysis. It explains what might happen. It also finds where the local jurisdiction is vulnerable to hazards.

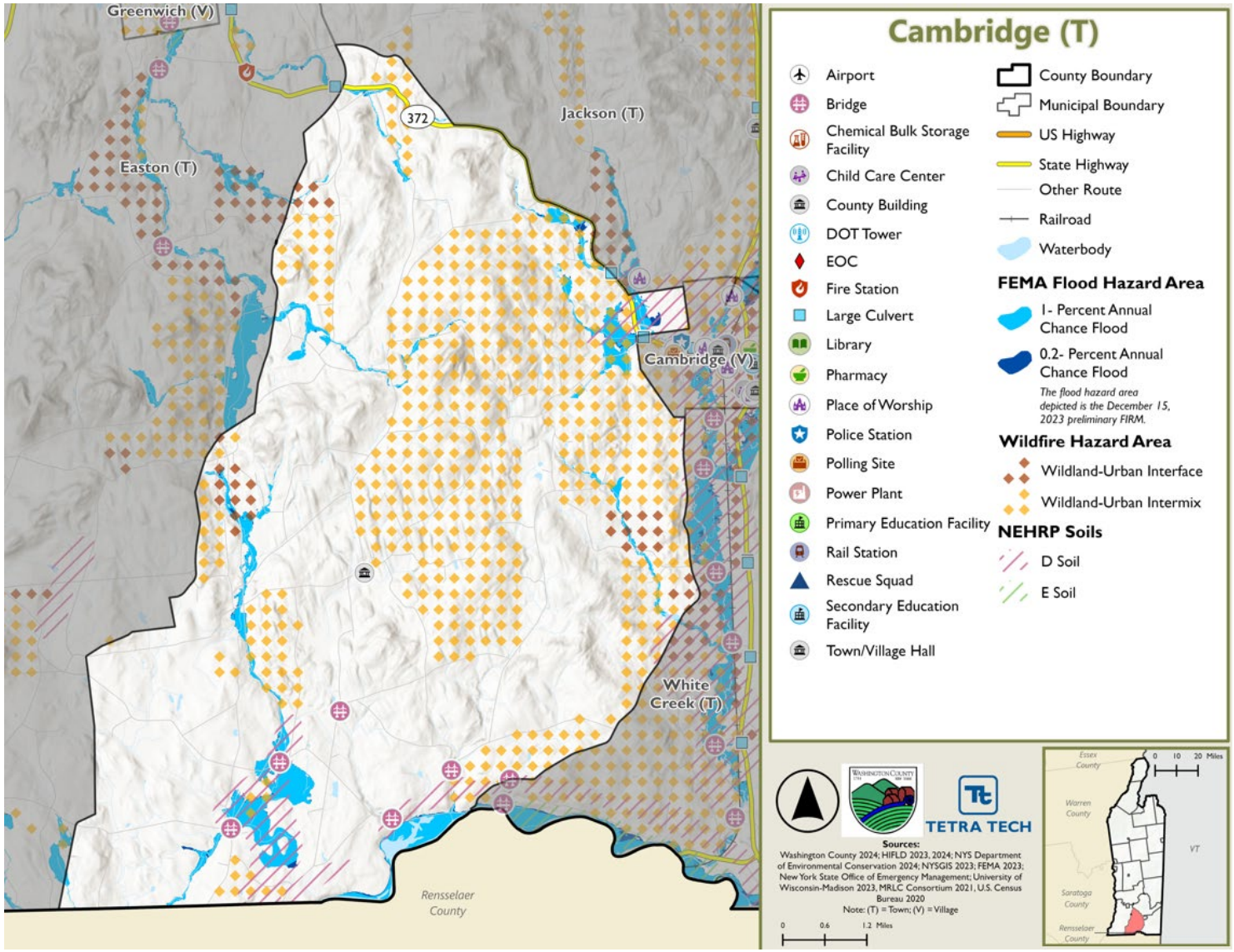
Each community must describe how the selected hazards affect its jurisdiction. Some hazards will have similar effects across the area: extreme temperatures, windstorms, winter weather, drought, heavy rain, etc. Some have a smaller location and will vary based on geography. Multi-jurisdictional plans must explain these differences.

Risk is the relationship, or overlap, between hazards and community assets. The smaller the overlap, the lower the risk.

4.3.1 Hazard Area

The hazard area map below illustrates the probable hazard areas impacted within the Town, as shown in Figure 1. This map is based on the best available data at the time of the preparation of this plan and is adequate for planning purposes. The map is provided only for hazards that can be identified clearly using mapping techniques and technologies and for which Cambridge has significant exposure. It also shows the location of potential new development, where available.

Figure 1. Cambridge FEMA Flood, Wildfire, and Earthquake Hazard Area Extent and Location



4.3.2 Previous Event History

The history of natural and non-natural hazard events in Cambridge is detailed in Volume I, where each hazard profile includes a chronology of historical events that have affected the County and its municipalities. Table C provides details on loss and damage in Cambridge during hazard events since the last hazard mitigation plan update.

Table C. Hazard Event History in Cambridge

Dates of Event	Event Type (Disaster Declaration)	Summary of Event	Summary of Damage and Losses in Cambridge
January 20, 2020 - May 11, 2023	Disease Outbreak (FEMA-DR-4480)	The first confirmed case of the 2019 Novel Coronavirus (COVID-19) in the United States was reported on January 20, 2020. Washington County reported over 19,000 positive cases and more than 1,200 fatalities.	Check with Public Health at Washington County
August 10, 2020	Tornado	Scattered storms produced an EF1 tornado in Washington County. The tornado had 90 mph wind speeds, causing shingle and roof damage to homes and uprooting trees. The County had approximately $75,000 in property damage and $10,000 in crop damage.	No Damage to Roads No record of Bad weather paved next day.
August 24, 2020	Heavy Rain and Flooding	Scattered storms impacted parts of Washington County, bringing between four and six inches of rain. This led to 8 flooded roadways, 21 flooded structures, 1 water rescue, several cars partially submerged, and the Whitehall Junior-Senior High School being significantly damaged by the flood waters. Overall, 40 homes and 13 businesses or non-profit organizations sustained damage totaling approximately $16 million in property damage.	No damage to Roads No record of Bad weather Hot patched that day and next 2

EM = Emergency Declaration (FEMA)
FEMA = Federal Emergency Management Agency
DR = Major Disaster Declaration (FEMA)
N/A = Not applicable

4.3.3 Critical Facilities

Table D. Critical Facilities Flood Vulnerability

Name	Type	Vulnerability		Addressed by Proposed Action	Already Protected to 0.2% Flood Level (describe protections)
		1% Annual Chance Event	0.2% Annual Chance Event		
None Identified					

Source: Washington County 2024; HIFLD 2023, 2024; NYS Department of Environmental Conservation 2024; NYS GIS 2023

In addition to critical facilities that are exposed to flooding, there are no dams or high hazard dams located in the Town.

4.3.4 Local Hazard Impacts Assessment

Table E. Local Hazard Impacts Assessment

Hazard Name	Local Impacts
Dam Failure	No known Impacts
Earthquake	No known Impacts
Extreme Temperature	Freezing and thawing is heaving the roads. Even roads that are only a couple of years old have large cracks. Roads are rough for travel.
Flood	Very infrequent flooding, very south end of King Rd.; Detour for short period of time.
Severe Weather	Trees may fall over; Highway Department clears trees in road.
Severe Winter Weather	Snow and ice on roads; Highway Department plows/sands roads
Wildfire	Nothing bigger than brush or structure fires

4.3.5 Vulnerable Community Assets

Table F. Vulnerable Community Assets

Community Asset	Hazard Impacts and Asset Vulnerabilities	Community Asset	Hazard Impacts and Asset Vulnerabilities
Agriculture	Not applicable	**Local Roads**	Not applicable
Airports	Not applicable	**Major Employers**	Not applicable
Area: Concentration of Businesses	Not applicable	**Medical Centers (non-hospital)**	Not applicable

Community Asset	Hazard Impacts and Asset Vulnerabilities	Community Asset	Hazard Impacts and Asset Vulnerabilities
Area: Concentration of Residences	Not applicable	**Natural Resources**	Not applicable
Bridges	Not applicable	**Neighborhoods**	Not applicable
City Hall/Courthouse	Not applicable Town Hall and Highway Garage are next to each other and have backup power.	**Parks and Recreational Sites**	Not applicable
College/University	Not applicable	**Place of Worship**	Not applicable
Community Centers/Hubs	Not applicable	**Private Property**	Not applicable
Community Activities: major local events including festivals and economic drivers such as beaches, skiing, farming, fishing, etc.	Not applicable	**Public Transportation**	Not applicable
Cultural/Historic Buildings/Sites	Not applicable	**Schools (K-12)**	Not applicable
Culverts	Flow capacity increased as culverts are replaced	**Small Businesses**	None reported to us
Elder-care Facilities	Not applicable	**Supermarkets/Grocery Stores**	Not applicable
Fire/Police Stations	Not applicable	**Transportation - Mobile Asset Storage**	Only reportable damage to highway garage was from a hail storm over 20 years ago
Gas Stations	Not applicable	**Utilities**	None owned
Highways	Assets Repaired and improved where possible	**Wastewater Treatment Plants**	Not applicable
Hospitals	Not applicable	**Waterfront**	No Beaches

Community Asset	Hazard Impacts and Asset Vulnerabilities	Community Asset	Hazard Impacts and Asset Vulnerabilities
Other	Not applicable	**Drinking Water Resources**	The vast majority of homes are on private well and septic systems. A small number of homes that border the Village of Cambridge may have water from a private utility. Some private wells have PFOA contamination filter systems installed.

The Town of Cambridge is composed of private residences and agricultural lands/operations (primarily related to dairy and beef processing).

4.3.6 Dams

The table below includes all Dams in the Town of Cambridge. This dam data is sourced from NYSDEC's inventory of dams and lists selected attributes of each dam. The dam classification (high, medium or low) corresponds to dam hazard classifications:

- **Class A: Low Hazard** - Dam failure may cause relatively minor economic or environmental damage.
- **Class B: Intermediate Hazard** - Dam failure may cause significant economic or environmental damage, but loss of life is not expected. There are about 570 Intermediate Hazard dams in New York.
- **Class C: High Hazard** - Dam failure may cause loss of life or other severe consequences. There are about 427 High Hazard dams in New York.
- **Class D: No Hazard** - Dams which have failed or have been removed and no longer present a risk.

In 2019, the Federal Emergency Management Agency (FEMA) announced the High Hazard Potential Dam (HHPD) Rehabilitation Grant Program, which has the potential to enhance New York's Dam Safety Program by providing technical, planning, design, and construction assistance in the form of grants for rehabilitation of eligible High Hazard Potential Dams (Class C dams).

Class C, or High Hazard Potential dams, are attributed to any dam whose failure or mis-operation will cause loss of human life and significant property damage. However, dams with other Classifications may still present real and present risks to people and property.

Table G. Dams Located in the Municipality

State ID	Name	River Name	Owners	Owner Type	Purposes	Classification
None Identified						

4.3.7 Hazard Ranking and Vulnerabilities

The participating jurisdictions have differing degrees of vulnerability to the hazards of concern, so each jurisdiction ranked its own degree of risk to each hazard. The community-specific hazard ranking is based on problems and impacts identified by the risk assessment presented in Volume I.

The ranking process involves an assessment of the likelihood of occurrence for each hazard; the potential impacts of the hazard on people, property, and the economy; community capabilities to address the hazard; and changing future climate conditions. Impacts from a particular hazard may have decreased due to an implemented project or relocation of an asset that was previously at risk. Alternatively, risk may have increased because population has increased in a hazard prone area.

Table H. Hazard Ranking

Hazard Name	**Hazard Ranking in 2018 HMP**	**Frequency (2018 – present):** Increased, Decreased, Stayed the Same	**Impacts (2018 – present):** Increased, Decreased, Stayed the Same	**Description of frequency and impacts (2018 – present):**	**Future Events (present – 2030):** Will Increase, Decrease, Stay the Same	**Hazard Ranking**
Dam Failure	Not applicable	Unchanged	Unchanged	-	Remain same	Low
Earthquake	Medium	Unchanged	Unchanged	-	Remain same	Medium
Extreme Temperature	Not applicable	Unchanged	Unchanged	-	Remain same	Low
Flood	Medium	Unchanged	Unchanged	-	Remain same	Low
Severe Weather	High	Same	Same	Tree removal	Same	High
Severe Winter Weather	High	Same	Same	Snow plowing and tree removal	Same	High
Wildfire	High	Decreased	Decreased	Never had one	Decreased	Medium

4.4 GROWTH/DEVELOPMENT TRENDS

Understanding how past, current, and projected development patterns have or are likely to increase or decrease risk in hazard areas is a key component to appreciating a jurisdiction's overall risk to its hazards of concern. Recent and expected future development trends, including major residential/commercial development and major infrastructure development, are summarized in Table I through Table L.

4.4.1 Development and Permitting

Table I. Development and Permitting Capability

Question	**Answer**
Does your municipality or the county issue building permits for development in your community?	Washington County Building and Code Enforcement

What is your process for tracking building permits?	Washington County Building and Code Enforcement
Are permits tracked by hazard area? (For example, floodplain development permits.)	By Washington County Building and Code Enforcement
Does your community have a buildable land inventory? If yes, please describe.	There is space for build out within the Town.

Table J. Number of Building Permits for New Construction Issued Since the Previous HMP

	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
2019				
Total Permits	NA	NA	NA	NA
Permits within SFHA	NA	NA	NA	NA
2020				
Total Permits	0	0	0	0
Permits within SFHA	0	0	0	0
2021				
Total Permits	1	0	0	1
Permits within SFHA	0	0	0	0
2022				
Total Permits	1	0	0	1
Permits within SFHA	0	0	0	0
2023				
Total Permits	2	0	0	2
Permits within SFHA	0	0	0	0
2024				
Total Permits	2	0	0	2
Permits within SFHA	0	0	0	0

SFHA = Special Flood Hazard Area (1% flood event)

Table K. Recent Major Development and Infrastructure from 2019 to 2024

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones	Description / Status of Development
None Identified					

Table L. Known or Anticipated Major Development and Infrastructure in the Next Five Years

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development

None Anticipated

4.5 NATIONAL FLOOD INSURANCE PROGRAM COMPLIANCE

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the National Flood Insurance Program (NFIP). The floodplain administrator listed in Table A is responsible for maintaining this information.

4.5.1 NFIP Statistics

Table M summarizes the NFIP policy and claim statistics for the Town of Cambridge.

Table M. Cambridge NFIP Summary of Policy and Claim Statistics

# Policies	4
# Claims (Losses)	9
Total Loss Payments	$15,212.33
# Repetitive Loss Properties (NFIP definition)	0
# Repetitive Loss Properties (FMA definition)	0
# Severe Repetitive Loss Properties	0

NFIP Definition of Repetitive Loss: The NFIP defines a repetitive loss property as any insurable building for which two or more claims of more than $1,000 were paid by the NFIP within any rolling 10-year period since 1978.

FMA Definition of Repetitive Loss: FEMA's Flood Mitigation Assistance (FMA) program defines a repetitive loss property as any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.

Definition of Severe Repetitive Loss: A residential property covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments over $5,000 each, and the cumulative amount of such claims payments exceeds $20,000; or (b) For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. At least two of the claims must have occurred within any 10-year period, more than 10 days apart.

Source: FEMA, 2024

4.5.2 National Flood Insurance Program (NFIP) Flood Vulnerability Summary

The HMP Team provided information on participation in and continued compliance with the NFIP in the table below.

Table N. NFIP Summary

NFIP Topic	Comments
Describe areas prone to flooding in your jurisdiction.	None are prone to flooding that affects houses or infrastructure

NFIP Topic	Comments
Are areas of your community located in a floodplain (1% and .2%)? If yes, please describe.	Yes, as shown on maps.
Who is the Community Floodplain Administrator (FPA)? Do they serve any roles other than FPA? Do they have adequate training and capacity for this role?	Jim Buckley, Highway Superintendent No training, experience dealing with problems.
What local department is responsible for floodplain management?	Not applicable
Are any certified floodplain managers on staff in your jurisdiction?	No
What is the local law number or municipal code of your flood damage prevention ordinance?	Not applicable
What is the date that your flood damage prevention ordinance was last amended?	Not applicable
When was the latest effective Flood Insurance Rate Map (FIRM) adopted, if applicable?	9/04/1985
Explain NFIP administration services (e.g., permit review, inspections, engineering capability, GIS, etc.)	Not applicable
What are the barriers to running an effective NFIP program in your community, if any?	-
Does your floodplain management staff need any assistance or training to support its floodplain management program? If yes, what type of assistance/training is needed?	-
How many NFIP policies are in your community? What is the total premium and coverage?	Four policies
How many claims have been paid out in the community? What is the total amount of paid claims?	Nine claims
How do you make Substantial Damage determinations? What is the process to make sure these structures are brought into compliance?	County Code Enforcement
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	County Code Enforcement
How many Substantial Damage determinations were declared for recent flood events in your jurisdiction?	None

NFIP Topic	Comments
Does the community track the number of buildings in the floodplain? If so, how many structures are in special flood hazard area (SFHA)?	County Code Enforcement
How many structures (residential and non-residential) are exposed to flood risk within the community outside of the regulatory maps?	None
Does the community maintain elevation records? If yes, please describe.	No
Describe any areas of flood risk with limited NFIP policy coverage.	None
How does the community teach property owners or other stakeholders about the importance flood insurance?	No
What digital sources (like the FEMA Map Service Center, National Flood Hazard Layer) or non-regulatory tools does your community use?	None
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	No
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	CAV: 12/08/2021
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	No

4.6 JURISDICTIONAL CAPABILITY INVENTORY AND ASSESSMENT

The Town of Cambridge conducted a comprehensive inventory and assessment of its existing capabilities, plans, programs, and policies that support the implementation of hazard mitigation strategies. As part of this process, the Hazard Mitigation Planning (HMP) Team conducted a detailed review of the Town's existing ordinances, comparing them against a comprehensive list of hazard mitigation-related capabilities. It is important to note that the absence of certain types of ordinances was not interpreted as a deficiency in local capabilities, but rather as a reflection of the Town's specific needs and context.

Volume I, *Chapter 13 Capability Assessment* and the *Capability Inventory and Assessment* section of the Washington County Jurisdictional Annex collectively outline the full range of capabilities available at the County

level, which includes resources and programs that extend to and benefit the Town. For additional information on these shared resources and collaborative efforts, please refer to these resources.

The tables below provide a summary of jurisdictional-specific capabilities currently in effect that support hazard mitigation efforts. The jurisdictional assessment for this annex includes analyses of the following:

- Planning and regulatory capabilities
- Development and permitting capabilities
- Administrative and technical capabilities
- Fiscal capabilities
- Education and outreach capabilities
- Classification under various community mitigation programs
- Adaptive capacity to withstand hazard events

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into day-to-day local government operations. As part of the hazard mitigation analysis, planning and /policy documents were reviewed and each jurisdiction was surveyed to obtain a better understanding of their progress toward plan integration. Development of an updated mitigation strategy provided an opportunity for Cambridge to identify opportunities for integrating mitigation concepts into ongoing Town procedures.

4.6.1 Planning and Regulatory Capability and Integration

Planning and regulatory capabilities are the plans, policies, codes, and ordinances that prevent and reduce the impacts of hazards.

Ordinances

Table O. Regulatory Capabilities

Capability Type	In Place in Municipality	Comments	Responsible Department / Agency / Organization
Building Codes	Yes, Local Law #1 (1988); Local Law #2 (2007)	Local Law #2 sets the minimum requirements for how structural systems of residential and commercial buildings should be designed and constructed within the Town.	Code Enforcement Officer
Flood Damage Prevention Ordinance	Yes, Local Law #1 of 1987 (Amendment to Local Law #2 of 1984)	Local Law #1 promotes the public health and safety of the Town by minimizing public and private losses due to flood conditions.	Town Supervisor

Capability Type	In Place in Municipality	Comments	Responsible Department / Agency / Organization
Real Estate Disclosure Requirements	Yes, Property Condition Disclosure Act, NY Code - Article 14 §460-467	The NYS mandate requires sellers to disclose to potential buyers whether their property is located in a designated floodplain.	NYS Department of State, Real Estate Agent

Plans

The Town of Cambridge did not identify any unique planning capabilities specific to the Town and relies on the County for these services.

4.6.2 Administrative and Technical Capability

Table P. Administrative and Technical Capabilities

Capability Type	In Place in Municipality	Comments
Chief Building Official	No	County Resource
Civil Engineer	No	County Resource
Code Enforcement Official	No	Washington County Building and Code Enforcement
Emergency Manager	Yes	Highway Superintendent and Town Supervisor
Maintenance Programs	Yes	Local Highway Department Shared Services
Mutual Aid Agreements	Yes	Fire, EMS, Highway departments
Personnel skilled or trained in GIS and/or Hazards United States (HAZUS) – Multi-Hazards (MH) applications	No	County Engineers
Professionals trained in conducting damage assessments	Yes	Depending on the damage, County Engineers, Insurance Adjusters, Highway Superintendent
Planners or engineers with knowledge of land development and land management practices	No	Soil Conservation Services
Planning Board	Yes	Planning Board meetings are held at the Cambridge Town Hall on the 1st Wednesday of each month. There are five staff members.
Public Works/Highway Department	Yes	The Highway Department maintains the Town's roads. There are three to five staff members.

4.6.3 Fiscal Capability

The table below summarizes financial resources available to the Town of Cambridge.

Table Q. Fiscal Capabilities

Capability Type	Is this funding capability currently in use in the Municipality? If yes, please describe.
Community Development Block Grants (CDBG, CDBG-DR)	No
Capital improvement project funding	No
Authority to levy taxes for specific purposes	No
User fees for water, sewer, gas, or electric service	No
Impact fees for homebuyers or developers of new development/homes	No
Stormwater utility fee	No
Incur debt through general obligation bonds	No, this has not been used for the last 20 years.
Incur debt through special tax bonds	No
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	No
Other Federal (non-FEMA) funding programs	Yes, Bridge New York
FEMA funding programs	Yes, FEMA funds after Sandy
Other State funding programs	Yes, CHIPS and AIM
Open Space Acquisition funding programs	No
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

4.6.4 Education and Outreach Capability

The table below includes education and outreach programs and methods already in place that could be used to carry out mitigation activities and communicate information about hazards.

Table R. Education and Outreach Capabilities

Capability Type	Is this education and outreach capability currently in use in the Municipality? If yes, please describe.
Community Newsletter	No
Hazard awareness campaigns (such as Firewise, Storm Ready, Severe Weather Awareness Week, school programs, public events)	No

Capability Type	Is this education and outreach capability currently in use in the Municipality? If yes, please describe.
Hazard mitigation information available on your website	No
Local News	No
Natural disaster/safety programs in place for schools	No
Organizations that conduct outreach to socially vulnerable populations and underserved populations	No
Public information officer or communications office	Yes, Town Supervisor and Board are responsible for the public information office.
Social media for hazard mitigation education and outreach	No
Warning systems for hazard events	No
Other	-

4.6.5 Hazard Capability Assessment

Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. The HMP Team ranked the local government's capability to address risks and impacts of each hazard based on the risk and capability assessments performed above.

- *Strong: Capacity exists and effectively manages the impacts of this hazard.*
- *Moderate: Capacity exists but is not used or needs some improvement.*
- *Weak: Capacity exists and needs substantial improvement*
- *None: Capacity does not exist.*
- *N/A: This hazard is not a risk to my community.*

Table S. Adaptive Capacity

Hazard	Strong, Moderate, Weak, None
Dam Failure	Moderate
Earthquake	Moderate
Extreme Temperature	Moderate
Flood	Moderate
Severe Weather	Moderate
Severe Winter Weather	Moderate
Wildfire	Weak

4.7 MITIGATION STRATEGY AND PRIORITIZATION

This section discusses the status of mitigation actions from the previous HMP, describes proposed hazard mitigation actions, and prioritizes actions to address over the next five years.

4.7.1 Past Mitigation Action Status

Table T indicates progress on the Town's mitigation strategy identified in the 2018 HMP. Actions that are still recommended but not completed or that are in progress are carried forward and combined with new actions as part of the mitigation strategy for this plan update. Previous actions that are now ongoing programs and capabilities are indicated as such and are presented in the capability assessment earlier in this annex.

Table T. Status of Previous Mitigation Actions

T. Cambridge-1 —Floodplain Engineering Study		
Hazards Addressed	☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Lead Agency / Department	Town Supervisor	
Supporting Agency / Department	SWCD	
Action Location	Town-wide	
Summary of Original Problem	Lack of understanding of the hydrology and hydraulics of the area, which leads to a lack of understanding about the floodplain.	
Summary of Solution (Project)	Conducting an engineering study to help determine the extent and severity of the floodplain and potential flood events.	
Action Category	☒Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)
Current Status	Proposed - Not Started Flood zone maps done by FEMA	
Please describe the current status selection:	Not Applicable	
Next Steps		
Include in the 2025 HMP or Discontinue?	Include	
If include, revise/reword as appropriate	No Change	
If discontinue, explain why	Not Applicable	
T. Cambridge-2 —McClellan/Thurber Pond Dam Evaluation		
Hazards Addressed	☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☒Severe Winter Weather ☐Wildfire
Lead Agency / Department	Town Highway Department	
Supporting Agency / Department	Planning Board	
Action Location	McClellan/ Thurber Pond dam	
Summary of Original Problem	The aging dam could have lost structural integrity since its construction; risk of dam failure and inundation of surrounding areas.	
Summary of Solution (Project)	Evaluate the structural condition of the old McClellan/ Thurber Pond dam by conducting a study and determining next steps.	

Action Category	☒Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)
Current Status	Discontinued - No Longer Relevant	Dam on Private Property
Please describe the current status selection:	Not Applicable	
Next Steps		
Include in the 2025 HMP or Discontinue?	Discontinue	
If include, revise/reword as appropriate	Not Applicable	
If discontinue, explain why	Dam on Private property	
T. Cambridge-3 —Floodplain Administration Training		
Hazards Addressed	☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Lead Agency / Department	Town FPA	
Supporting Agency / Department	Washington County	
Action Location	Town-wide	
Summary of Original Problem	Staff members have not been formally trained on Floodplain Administration.	
Summary of Solution (Project)	Provide continuing education and training for local Floodplain Administrator to ensure code enforcement and proper inspections. Allow for local staff members to attend trainings and conferences to become educated on how to efficiently run a local Floodplain Administration program	
Action Category	☐Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☒Education and Awareness Programs (EAP)
Current Status	In Progress - Progress Underway	
Please describe the current status selection:	-	
Next Steps		
Include in the 2025 HMP or Discontinue?	Include	
If include, revise/reword as appropriate	No Change	
If discontinue, explain why	Not Applicable	
T. Cambridge-4 —Staff Training		
Hazards Addressed	☒Earthquake ☒Extreme Temperature ☒Flood	☒Severe Weather ☒Severe Winter Weather ☒Wildfire
Lead Agency / Department	Town Highway Department	
Supporting Agency / Department	Town FPA, Washington County	

Action Location	Town-wide	
Summary of Original Problem	Staff members have not been formally trained in these fields.	
Summary of Solution (Project)	Send Town staff to county and state trainings, and complete certification programs with respect to hazard risk management in Benefit Cost Analysis (BCA), Recovery Planning, Damage Estimates, and Debris Management. Certifications and trainings for hazard risk management will allow for staff members to properly address hazards of concern and mitigation opportunities.	
Action Category	☐Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☒Education and Awareness Programs (EAP)
Current Status	In Progress - Progress Underway	
Please describe the current status selection:	-	
Next Steps		
Include in the 2025 HMP or Discontinue?	Include	
If include, revise/reword as appropriate	Not Change	
If discontinue, explain why	Not Applicable	
T. Cambridge-5 —Beaver Dams: Flood Mitigation		
Hazards Addressed	☐Earthquake ☐Extreme Temperature ☒Flood	☐Severe Weather ☐Severe Winter Weather ☐Wildfire
Lead Agency / Department	Town Highway	
Supporting Agency / Department	Washington County Public Works	
Action Location	Town-wide	
Summary of Original Problem	Beaver dams are often subject to failure, which causes flooding in the surrounding area. Beaver dams on public property have been removed, but other dams are located on privately owned property.	
Summary of Solution (Project)	Develop and implement a plan to collaborate with private property owners to reduce risks from beaver dams and prevent flooding causing roads to wash out.	
Action Category	☐Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☒Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)
Current Status	In Progress - Progress Underway	
Please describe the current status selection:	Some landowners refuse any Interference with Beaver Dams	
Next Steps		
Include in the 2025 HMP or Discontinue?	Include	
If include, revise/reword as appropriate	No Change	
If discontinue, explain why	Not Applicable	

T. Cambridge-6 —Slope Stabilization at Pettey's and Dickensen Roads		
Hazards Addressed	☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Lead Agency / Department	Town Highway	
Supporting Agency / Department	Washington County Public Works	
Action Location	Pettey's Road, Dickensen Road	
Summary of Original Problem	The Town of Cambridge is hilly and the speed at which run off water travels is as much of a concern as the volume, especially where farmers have removed hedgerows to enlarge fields. Hedgerows create barriers that slow run off and help hold soil in place, instead of in the ditches, culverts, and roadways, when it is washed out through the entrance way to a field. This steepness is what also causes leaves, branches, limbs, and even trees, to sometimes wash down from the woods and cause ditch and culvert blockages.	
Summary of Solution (Project)	1. Pettey's Road. A family that insists upon riding their ATV's up and down the bank by their house which denudes and loosens the soil, causing it to slide into the ditch and at times partially across the road. The only solution to this is the outlawing of ATV's or the family moving away. 2. Dickensen Road. Dickensen Rd. is a gravel road. Runoff to a low spot in the road has caused the erosion of the shoulder of the road and the embankment all the way down to the culvert (about 18 ft.). This bank has washed away several times. This summer the Town stacked layers of old concrete slabs into the bank and filled over with soil and sod, which will hopefully settle and set before a heavy rain for the layers of old concrete to withstand the erosion. This low area in the road has already been raised about as much as is practical. and slowly over the years the plan is to raise the elevation a little more with the application of layers of gravel. When this culvert needs to be replaced, the Town will consider making it both larger and longer, which will allow for the raising of the road even more.	
Action Category	☐Local Plans and Regulations (LPR) ☒Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)
Current Status	Completed	
Please describe the current status selection:	The children of the family is grown, this is no longer a problem. The concrete and sod worked.	
Next Steps		
Include in the 2025 HMP or Discontinue?	Discontinue	
If include, revise/reword as appropriate	Not Applicable	
If discontinue, explain why	No longer a problem	

4.7.2 Additional Mitigation Efforts

In addition to the mitigation actions completed in Tabel T, Cambridge identified the following mitigation efforts completed since the last HMP:

- Increased capacity in every culvert changed

- Recently added culverts where there weren't any to manage stormwater

Since the adoption of the County's first HMP, Cambridge has made significant mitigation progress in the following areas:

- Ditching and drainage, better equipment

4.7.3 Identified Issues

The Town of Cambridge has identified the following vulnerabilities within their community for mitigation strategy development:

- Lack of understanding of the hydrology and hydraulics of the area, which leads to a lack of understanding about the floodplain.
- Staff members have not been formally trained on Floodplain Administration.
- Staff members have not been formally trained in these fields such as in Benefit Cost Analysis (BCA), Recovery Planning, Damage Estimates, and Debris Management.
- Beaver dams are often subject to failure, which causes flooding in the surrounding area. Beaver dams on public property have been removed, but other dams are located on privately owned property.
- Severe storm events have produced intense rainfall that has overwhelmed culverts, leading to localized flooding. It is suspected that some culverts may be undersized, contributing to these issues. At the intersection of King Road and County Route 59, twin culverts beneath the county road restrict water flow, which can back up and impact the King Road bridge. This has resulted in temporary bridge closures and detours, with the longest closure lasting up to one day.

4.7.4 Proposed Hazard Mitigation Actions for the HMP Update

Cambridge participated in the mitigation strategy workshop and identified hazard mitigation actions to reduce the risks and impacts of hazards the community ranked as high-risk. Hazard risk ranking was specific to each community in the County and was based on quantitative (i.e, analysis of the best available data) and qualitative risk assessment processes (i.e., evaluation of previous occurrences, likelihood of future occurrences and vulnerabilities to people and community services; buildings and critical infrastructure; the natural environment and other local priorities.

Implementation of these actions are dependent upon available funding (grants and local match availability) and local capacity and may be modified or omitted at any time based on the occurrence of new hazard events and changes in local priorities.

Volume I identifies fourteen evaluation criteria for prioritizing the mitigation actions. Below, Table U provides the prioritization criteria score for each proposed mitigation action.

Action 2025-CambridgeT-01. Floodplain Engineering Study

Lead Agency:	Town Supervisor	
Supporting Agencies:	SWCD	
Hazards of Concern:	☐Dam Failure ☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Description of the Problem:	Lack of understanding of the hydrology and hydraulics of the area, which leads to a lack of understanding about the floodplain.	
Description of the Solution:	The Town Supervisor will conduct an engineering study to help determine the extent and severity of the floodplain and potential flood events. This study will identify potential mitigation actions to reduce the occurrence of flooding and flood risk when floods do occur. Once identified, cost-effective actions will be carried out.	
Estimated Cost:	Medium	
Potential Funding Sources:	HMGP, FMA, Municipal Budget/Time	
Implementation Timeline:	1-5 years	
Goals Met:	1,2,3,6,7	
Benefits:	Future mitigation projects may be identified that will further increase overall community resiliency to flooding and other hazard events.	
Impact on Socially Vulnerable Populations:	If cost-effective mitigation actions are identified, they may be implemented in flood prone areas that could reduce their overall risk to loss of life and property.	
Impact on Future Development:	Flood insurance costs may decrease.	
Impact on Critical Facilities/Lifelines:	• Transportation routes will be more likely to remain open if flooding is mitigated along them. • Hydration systems may remain potable for community usage if projects are identified to protect the existing infrastructure from flooding.	

Impact on Capabilities:	This study will identify opportunities for mitigation funding to be spent in the areas in which it is most needed to increase resiliency and decrease damage from flood events.		
Climate Change Considerations:	Consideration should be taken to ensure any projects conducted have accounted for increased extreme rainfall events.		
Mitigation Category	☒Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)	
CRS Category	☒Preventative Measures (PR) ☐Property Protection (PP) ☐Public Information (PI)	☐Natural Resource Protection (NR) ☐Structural Flood Control Projects (SP) ☐Emergency Services (ES)	
Priority	☐High	☒Medium	☐Low
Alternatives	Action	Evaluation	
	No Action	-	
	Relying on Historical Flood Data Alone	Outdated or incomplete	
	Relying on FEMA FIRMs Alone	Limited scope, static and outdated	

Action 2025-CambridgeT-02. Floodplain Administration Training

Lead Agency:	Town Floodplain Administrator	
Supporting Agencies:	Washington County	
Hazards of Concern:	☐Dam Failure ☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Description of the Problem:	Staff members have not been formally trained on Floodplain Administration.	
Description of the Solution:	Provide continuing education and training for local Floodplain Administrator to ensure code enforcement and proper inspections. Allow for local staff members to attend trainings and conferences to become educated on how to efficiently run a local Floodplain Administration program.	
Estimated Cost:	High	
Potential Funding Sources:	Municipal Budget/Time	
Implementation Timeline:	1-5 years	
Goals Met:	5	
Benefits:	This action will increase the NFIP capabilities of the Town and assure the Town's NFIP program has enough staff to accomplish its goals and reach NFIP compliance.	
Impact on Socially Vulnerable Populations:	Officials that are up to date on flood risk are more likely to encourage development outside areas of high flood risk, which is where socially vulnerable populations have historically resided. Safer dwellings may be developed in a less vulnerable location.	

Impact on Future Development:	Officials that understand best practices in floodplain management will have the opportunity to influence future development and prevent unsafe building in flood hazard areas.		
Impact on Critical Facilities/Lifelines:	The opportunity will exist for leaders and operators of utilities and other essential services to attend training and provide direction on ways the prepare for, plan for, and prevent interruptions in service as a result of a flood.		
Impact on Capabilities:	This action will enhance the Town's current NFIP capabilities.		
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action will educate staff on NFIP regulations to assist with the flood hazard.		
Mitigation Category	☐Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☒Education and Awareness Programs (EAP)	
CRS Category	☐Preventative Measures (PR) ☐Property Protection (PP) ☒Public Information (PI)	☐Natural Resource Protection (NR) ☐Structural Flood Control Projects (SP) ☐Emergency Services (ES)	
Priority	☒High	☐Medium	☐Low
Alternatives	**Action**	**Evaluation**	
	No Action	-	
	Hire outside contractors for floodplain administration	Costly	
	Establish shared service agreements for floodplain administration from neighboring municipalities	Neighboring municipalities are unlikely to have the staff capacity to take on this role	

Action 2025-CambridgeT-03. Staff Training

Lead Agency:	Town Highway Department	
Supporting Agencies:	Town Floodplain Administrator, Washington County	
Hazards of Concern:	☒Dam Failure ☒Earthquake ☒Extreme Temperature ☒Flood	☒Severe Weather ☒Severe Winter Weather ☒Wildfire
Description of the Problem:	Staff members have not been formally trained in these fields such as in Benefit Cost Analysis (BCA), Recovery Planning, Damage Estimates, and Debris Management.	
Description of the Solution:	Send Town staff to county and state trainings, and complete certification programs with respect to hazard risk management in Benefit Cost Analysis (BCA), Recovery Planning, Damage Estimates, and Debris Management. Certifications and trainings for hazard risk management will allow for staff members to properly address hazards of concern and mitigation opportunities.	
Estimated Cost:	Low, Staff Time	

Potential Funding Sources:	FEMA HMGP, FMA, PDM, CDBG, Municipal Time/Budget		
Implementation Timeline:	1-5 years		
Goals Met:	5		
Benefits:	Through enhanced staff expertise in hazard mitigation and recovery, the Town can achieve more accurate damage assessments, conduct cost-benefit analyses more effectively, respond to disasters more efficiently, and reduce long-term recovery costs through improved planning.		
Impact on Socially Vulnerable Populations:	Trained staff will be better equipped to identify and prioritize mitigation actions that protect vulnerable populations, ensuring equitable access to recovery resources and reducing disproportionate impacts from disasters.		
Impact on Future Development:	Staff with hazard mitigation training can guide safer development practices, enforce codes more effectively, and integrate risk reduction into planning and zoning decisions.		
Impact on Critical Facilities/Lifelines:	Improved staff knowledge will support better planning and protection of critical infrastructure, reducing service disruptions and enhancing community resilience during hazard events.		
Impact on Capabilities:	This action will significantly enhance the Town's internal capabilities to manage hazard mitigation, recovery, and emergency response, aligning with state and federal standards.		
Climate Change Considerations:	As climate change increases the frequency and severity of hazard events, trained staff will be better prepared to incorporate climate projections into planning and mitigation strategies.		
Mitigation Category	☒Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)		☐Natural Systems Protection (NSP) ☒Education and Awareness Programs (EAP)
CRS Category	☐Preventative Measures (PR) ☐Property Protection (PP) ☒Public Information (PI)		☐Natural Resource Protection (NR) ☐Structural Flood Control Projects (SP) ☐Emergency Services (ES)
Priority	☐High	☒Medium	☐Low
Alternatives	**Action**		**Evaluation**
	No Action		-
	Hire outside contractors		Costly
	Establish shared service agreements from neighboring municipalities		Neighboring municipalities are unlikely to have the staff capacity to take on this role

Action 2025-CambridgeT-04. Beaver Dams: Flood Mitigation

Lead Agency:	Town Highway Department		
Supporting Agencies:	Washington County Public Works		
Hazards of Concern:	☐Dam Failure ☐Earthquake ☐Extreme Temperature ☒Flood	☐Severe Weather ☐Severe Winter Weather ☐Wildfire	
Description of the Problem:	Beaver dams are often subject to failure, which causes flooding in the surrounding area. Beaver dams on public property have been removed, but other dams are located on privately owned property.		
Description of the Solution:	Develop and implement a plan to collaborate with private property owners to reduce risks from beaver dams and prevent flooding causing roads to wash out.		
Estimated Cost:	Low		
Potential Funding Sources:	Municipal Budget/Time		
Implementation Timeline:	1-5 years		
Goals Met:	1,2,3,5		
Benefits:	This action reduces flood-related road repair costs, enhances public safety and access, fosters collaboration with landowners, and protects natural ecosystems.		
Impact on Socially Vulnerable Populations:	Reducing road washouts ensures continued access to essential services for all residents, including those in remote or underserved areas who may be disproportionately affected by transportation disruptions.		
Impact on Future Development:	Proactive flood risk management will help guide future development away from areas prone to flooding caused by beaver dam failures, supporting safer land use planning.		
Impact on Critical Facilities/Lifelines:	Maintaining road access reduces the risk of isolation for critical facilities and ensures emergency services can reach affected areas during flood events.		
Impact on Capabilities:	This action builds local capacity to manage natural flood risks through collaboration and planning, reducing reliance on reactive emergency measures.		
Climate Change Considerations:	As climate change increases the frequency of intense rainfall events, the risk of beaver dam failures and associated flooding may rise. This action supports adaptive management of natural systems to mitigate future impacts.		
Mitigation Category	☒Local Plans and Regulations (LPR) ☐Structure and Infrastructure Project (SIP)	☒Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)	
CRS Category	☒Preventative Measures (PR) ☐Property Protection (PP) ☐Public Information (PI)	☒Natural Resource Protection (NR) ☐Structural Flood Control Projects (SP) ☐Emergency Services (ES)	
Priority	☐High	☒Medium	☐Low
Alternatives	Action	Evaluation	
	No Action	-	

	Move roadways that are prone to wash out	Not feasible
	Install permanent flood control structures	Costly, could disrupt natural ecosystems

Action 2025-CambridgeT-05. Elevate Culvert

Lead Agency:	Town Highway Department	
Supporting Agencies:	Town Supervisor	
Hazards of Concern:	☐Dam Failure ☐Earthquake ☐Extreme Temperature ☒Flood	☒Severe Weather ☐Severe Winter Weather ☐Wildfire
Description of the Problem:	Severe storm events, including intense rainfall and severe winter weather, have overwhelmed culverts, leading to localized flooding. In winter, ice jams further restrict water flow, compounding the risk of flooding and infrastructure damage. It is suspected that some culverts may be undersized, contributing to these issues. At the intersection of King Road and County Route 59, twin culverts beneath the county road restrict water flow, which can back up and impact the King Road bridge. These conditions have resulted in temporary bridge closures and detours, with the longest closure lasting up to one day.	
Description of the Solution:	The Town Highway Department will complete an engineering survey of culverts at the intersection of King Road and County Route 59, that are undersized and contribute to flooding to determine the proper size necessary to provide stormwater capacity. The Town Highway Department will complete the necessary upsizing for those culverts noted to be undersized.	
Estimated Cost:	High	
Potential Funding Sources:	FEMA HMGP, Municipal Budget/Time	
Implementation Timeline:	1-5 years	
Goals Met:	1,2,7	
Benefits:	Overall flooding will be reduced, which will result in less frequency of road closures and reduced damage occurring to culverts and roadways during severe events. Businesses are likely to remain in place if they are able to remain open, or re-open sooner following a flood.	
Impact on Socially Vulnerable Populations:	Areas that were previously vulnerable to frequency or severe flooding events will be less likely to be impacted by flooding events.	
Impact on Future Development:	Future development in the impacted area will be less likely to be flooded.	
Impact on Critical Facilities/Lifelines:	• Transportation routes are more likely to remain open • Evacuation routes will remain intact. • Access to health and medical facilities will be maintained, both for healthcare workers and the population who requires treatment for injuries and illness.	

Impact on Capabilities:	Identifying the culverts that are at greatest risk of damage or failure can allow for resource staging to take place where the need is greatest ahead of a flood event.		
Climate Change Considerations:	Climate change is likely to result in more frequent and severe rainfall events. This action upsizes culvert sizes to meet changing stormwater needs as the result of climate change.		
Mitigation Category	☐Local Plans and Regulations (LPR) ☒Structure and Infrastructure Project (SIP)	☐Natural Systems Protection (NSP) ☐Education and Awareness Programs (EAP)	
CRS Category	☒Preventative Measures (PR) ☐Property Protection (PP) ☐Public Information (PI)	☐Natural Resource Protection (NR) ☒Structural Flood Control Projects (SP) ☐Emergency Services (ES)	
Priority	☐High	☒Medium	☐Low
Alternatives	**Action**	**Evaluation**	
	No Action	-	
	Remove roadway	Roadway cannot be removed	
	Raingardens	Raingardens are unlikely to be able to absorb enough stormwater to prevent flooding during severe rainfall events.	

Table U. Summary of Prioritization of Actions

Project Number	Project Name	Scores for Evaluation Criteria															High / Medium / Low
		Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Local Objectives	**Total**	
Action 2025-CambridgeT-01	Floodplain Engineering Study	1	1	1	0	0	0	1	0	1	1	1	1	0	1	**9**	Medium
Action 2025-CambridgeT-02	Floodplain Administration Training	1	1	1	1	0	1	1	0	1	1	1	1	0	1	**11**	High
Action 2025-CambridgeT-03	Staff Training	1	1	1	0	0	0	0	0	1	1	1	1	0	0	**7**	Medium
Action 2025-CambridgeT-04	Beaver Dams: Flood Mitigation	1	1	1	0	0	1	1	1	1	0	1	1	0	0	**9**	Medium
Action 2025-CambridgeT-05	Elevate Culvert	1	1	1	0	0	0	1	0	1	1	1	1	1	0	**9**	Medium

Note: Volume I, Section 6 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14)