

Baldwin County, AL

Risk-assessment baseline packet

Unit **County area 01003** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

OPENFEMA DISCLAIMER

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Plan clock

Status	No approved plan on record	Plan	none
Approved	none	Expires	none
As of	2026-09-28	Update underway	FEMA tracker shows a plan awaiting revisions

FEMA's plan status data lists no approved plan for this jurisdiction.

What changed since your last plan

Not available. No approved plan on record, so there is no approval date to count from.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

State plan status and tribal plans in this state: see the state page.

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Baldwin County (unincorporated area)	Unincorporated	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Name not given in FEMA data (ID 0108272)	Special District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Name not given in FEMA data (ID 0142928)	Special District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Name not given in FEMA data (ID 0172816)	Special District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Name not given in FEMA data (ID 0173272)	Special District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Bay Minette city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Daphne city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Elberta town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Fairhope city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Foley city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Gulf Shores city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Loxley town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Magnolia Springs town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

						Days to expiry <i>negative = days since expiry</i>		
Jurisdiction	Type	Status	Plan	Approved	Expires		Update underway	Notes
Orange Beach city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Perdido Beach town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Robertsdale city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Silverhill town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Spanish Fort city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Summerdale town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Baldwin County School District	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

SOURCE
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
 - levee failure
 - flash flood as its own subtype
 - ice jams
- debris flows
 - erosion (riverine and coastal)
 - land subsidence and sinkholes
 - expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$150,899,001	\$1,684,757	\$6,842,686	\$159,426,444	7		
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$47,027,498	\$17,590	\$1,273,630	\$48,318,718	133		
3	Tornado	Relatively High	Relatively High	\$4,255,415	\$736	\$4,752,952	\$9,009,104	59		
4	Lightning	Very High	Very High	\$66,256		\$4,012,143	\$4,078,399	43		
5	Coastal Flooding	Relatively High	Relatively High	\$3,704,943		\$345,576	\$4,050,520	13		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
6	Cold Wave	Relatively Moderate	Relatively Moderate	\$38,166	\$94,510	\$3,528,014	\$3,660,690	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$326	\$701	\$3,617,688	\$3,618,716	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Strong Wind	Relatively High	Relatively Moderate	\$179,827	\$8,100	\$1,379,716	\$1,567,643	247		
9	Wildfire	Relatively Moderate	Relatively Moderate	\$1,282,742	\$470	\$217,101	\$1,500,314	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Earthquake	Relatively Low	Relatively Low	\$671,445		\$244,208	\$915,653			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
11	Drought	Relatively Moderate	Relatively Moderate		\$663,704		\$663,704	0		Declared 1 time; no Storm Events record of this type.
12	Hail	Relatively Low	Relatively Low	\$255,149	\$1,408	\$157,515	\$414,072	143		
13	Winter Weather	Relatively Low	Relatively Moderate	\$12,112	\$120	\$74,014	\$86,246	4		
14	Ice Storm	Relatively Low	Relatively Low	\$50,480		\$26,655	\$77,135	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Relatively Low	Very Low	\$3,754		\$44	\$3,798	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 43
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	34 of 43
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	32 of 43
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	43 of 43
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	43 of 43
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	43 of 43
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	43 of 43
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	43 of 43
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 43
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 43
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	43 of 43
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 43

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B1-c: extent

Extent: scale, observed range and worst recorded event per hazard

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/Tide	none in data (FIRM for depth)	13, 1999 to 2024 (12 zone-level)		Storm Surge/Tide, 2017-10-07, \$7,800,000 property; \$0 crops, reported for the zone (2017 dollars); NWS zone ALZ266 (BALDWIN COASTAL), zone-level: may include parts of neighboring counties		No event record names a member place. Zone-level records (12) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	178, 1955 to 2026	0.75 in to 4 in (median 1 in); 178 with a recorded value	4 in hail, 2021-04-10	Hail, 2007-06-09, \$8,000 property; \$0 crops (2007 dollars)	Event records naming member places: Bay Minette city (19 records), Foley city (13 records), Loxley town (13 records), Daphne city (10 records), Robertsdale city (9 records), Elberta town (7 records), Fairhope city (6 records), Orange Beach city (5 records), Summerdale town (4 records), Gulf Shores city (3 records); and 4 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	7, 2017 to 2021 (7 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2020-09-15 to 2020-09-16, category 2, \$234,480,000 property; \$1,600,000 crops, reported for the zone (2020 dollars); NWS zone ALZ266 (BALDWIN COASTAL), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	133, 1996 to 2025		Flash Flood, 2014-04-29, \$27,000,000 property; \$0 crops (2014 dollars), 1 direct death, 1 direct injury		Event records naming member places: Foley city (14 records), Fairhope city (11 records), Orange Beach city (7 records), Magnolia Springs town (5 records), Elberta town (4 records), Robertsdale city (4 records), Spanish Fort city (4 records), Summerdale town (4 records), Daphne city (3 records), Loxley town (3 records); and 3 more member places (see the XLSX file).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	43, 1996 to 2022		Lightning, 2005-07-23, damage not reported, 2 direct deaths	Lightning, 2007-07-11, \$250,000 property; \$0 crops (2007 dollars)	Event records naming member places: Daphne city (7 records), Bay Minette city (5 records), Loxley town (5 records), Foley city (3 records), Elberta town (2 records), Spanish Fort city (2 records), Fairhope city (1 record), Robertsdale city (1 record), Silverhill town (1 record), Summerdale town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	0					

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	358, 1959 to 2026	40 kt (46 mph) to 104 kt (120 mph) (median 52 kt (60 mph)); 259 with a recorded value	104 kt (120 mph) estimated gust, Thunderstorm Wind, 2009-03-27	Thunderstorm Wind, 2017-01-02, \$950,000 property; \$0 crops (2017 dollars)	Event records naming member places: Bay Minette city (26 records), Fairhope city (23 records), Loxley town (16 records), Robertsdale city (15 records), Foley city (12 records), Summerdale town (12 records), Daphne city (10 records), Spanish Fort city (9 records), Silverhill town (6 records), Orange Beach city (5 records); and 3 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	116, 1950 to 2025	F/EF0 to F/EF3 (median F/EF0); 116 with a recorded value	F3 tornado, 1968-11-03, 11.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide, \$250,000 property; crops not recorded (1968 dollars), 4 direct injuries	Tornado, 1981-02-10, \$2,500,000 property; crops not recorded (1981 dollars)	Event records naming member places: Summerdale town (5 records), Fairhope city (4 records), Foley city (4 records), Elberta town (3 records), Loxley town (3 records), Robertsdale city (3 records), Daphne city (2 records), Orange Beach city (2 records), Silverhill town (2 records), Spanish Fort city (2 records); and 2 more member places (see the XLSX file).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	4, 2017 to 2025 (4 zone-level)		No damage reported in 4 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B1-d: previous occurrences

Declaration rows **38**Counted incidents **29**

No approved plan on record, so there is no approval date to count from.

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	HURRICANE HELENE	Hurricane (primary); also designated: Tornado	none found	within last 5 years	
2020-09-20	2020-09-14	DR-4563-AL	Major disaster	HURRICANE SALLY	Hurricane	\$201,529,405.60		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	HURRICANE SALLY	Hurricane	none found		same incident as DR-4563
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$7,855,684.43		
2020-03-13	2020-01-20	EM-3472-AL	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4503
2018-10-12	2018-10-10	EM-3407-AL	Emergency	HURRICANE MICHAEL	Hurricane	none found		
2017-11-16	2017-10-06	DR-4349-AL	Major disaster	HURRICANE NATE	Hurricane	\$9,371,293.20		
2017-10-08	2017-10-06	EM-3394-AL	Emergency	HURRICANE NATE	Hurricane	none found		same incident as DR-4349
2017-09-11	2017-09-08	EM-3389-AL	Emergency	HURRICANE IRMA	Hurricane	\$10,912.70		
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$10,124,188.69		
2012-09-21	2012-08-26	DR-4082-AL	Major disaster	HURRICANE ISAAC	Hurricane	\$2,836,049.55		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	none found		
2011-04-27	2011-04-27	EM-3319-AL	Emergency	SEVERE STORMS, TORNADOES, AND STRAIGHT-LINE WINDS	Strong Wind; Tornado	none found		same incident as DR-1971
2009-12-22	2009-11-09	DR-1866-AL	Major disaster	TROPICAL STORM IDA	Hurricane	\$2,299,945.88		
2009-04-28	2009-03-25	DR-1835-AL	Major disaster	SEVERE STORMS, FLOODING, TORNADOES & STRAIGHT-LINE	Inland Flooding; Tornado	\$519,824.41		
2008-09-26	2008-09-12	DR-1797-AL	Major disaster	SEVERE STORMS AND FLOODING ASSOCIATED WITH HURRICANE IKE	Hurricane; Inland Flooding	\$3,430,937.91		
2008-09-10	2008-08-29	DR-1789-AL	Major disaster	HURRICANE GUSTAV	Hurricane	\$4,085,827.01		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2008-08-30	2008-08-29	EM-3292-AL	Emergency	HURRICANE GUSTAV	Hurricane	none found			same incident as DR-1789
2005-09-10	2005-08-29	EM-3237-AL	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found			same incident as DR-1605
2005-08-29	2005-08-29	DR-1605-AL	Major disaster	HURRICANE KATRINA	Hurricane	\$33,280,653.06			
2005-08-28	2005-08-28	EM-3214-AL	Emergency	HURRICANE KATRINA	Hurricane	none found			same incident as DR-1605
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	HURRICANE DENNIS	Hurricane	\$3,584,479.75			
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	HURRICANE IVAN	Hurricane	\$113,898,698.25			
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	PA not declared for this county			
2002-10-09	2002-09-23	DR-1438-AL	Major disaster	TROPICAL STORM ISIDORE	Hurricane	\$1,567,939.41			
1998-09-30	1998-09-25	DR-1250-AL	Major disaster	HURRICANE GEORGES - 18 SEP 98	Hurricane	none found			
1998-09-28	1998-09-28	EM-3133-AL	Emergency	HURRICANE GEORGES	Hurricane	none found			same incident as DR-1250
1997-07-25	1997-07-17	DR-1185-AL	Major disaster	SEVERE STORMS, FLOODING,HIGH WINDS, ASSOC WITH HURR DANNY	Hurricane; Inland Flooding; Strong Wind	none found			
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	HURRICANE OPAL	Hurricane	none found			
1993-03-15	1993-03-13	EM-3096-AL	Emergency	SEVERE SNOWFALL, WINTER STORM	Winter Weather	none found			
1990-03-21	1990-03-15	DR-861-AL	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found			
1985-09-07	1985-08-29	DR-742-AL	Major disaster	HURRICANE ELENA	Hurricane	none found			
1979-09-13	1979-09-13	DR-598-AL	Major disaster	HURRICANE FREDERIC	Hurricane	none found			
1979-03-17	1979-03-17	EM-3074-AL	Emergency	FLOODING	Inland Flooding	none found			
1978-08-09	1978-08-09	DR-563-AL	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found			
1977-07-20	1977-07-20	EM-3045-AL	Emergency	DROUGHT	Drought	none found			
1973-03-27	1973-03-27	DR-369-AL	Major disaster	TORNADOES & FLOODING	Tornado (primary); also designated: Inland Flooding	none found			
1969-11-07	1969-11-07	DR-280-AL	Major disaster	HURRICANE CAMILLE	Hurricane (primary); also designated: Inland Flooding	none found			

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1961-02-27	1961-02-27	DR-109-AL	Major disaster	FLOODS	Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 1 row, \$91,374.08

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4573-AL	2020-12-10	HURRICANE ZETA	Bayou La Batre, City of	\$91,374.08

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	13			2	0		1996 to 2026-06-30	
Cold Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0			0	0			No Storm Events record; local data required (e.g., USGS).
Hail	178			20	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	7			0	19		1996 to 2026-06-30	
Ice Storm	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Inland Flooding	133			27	11		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	43			6	0		1996 to 2026-06-30	
Strong Wind	358			65	3		1955 to 2026-06-30	
Tornado	116			18	7		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	4			2	1		1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2021-04-10	Hail	4 in	property not reported; \$0 crops (2021 dollars)	0, 0	ORANGE BEACH		B1-c worst recorded: Hail
2020-09-15	Hurricane (Typhoon)	category 2	\$234,480,000 property; \$1,600,000 crops, reported for the zone (2020 dollars)	0, 0	NWS zone ALZ266 (BALDWIN COASTAL), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-10-07	Storm Surge/Tide		\$7,800,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone ALZ266 (BALDWIN COASTAL), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2017-08-26	Lightning		\$0 property; \$0 crops (2017 dollars)	1, 5	GULF SHRS		deaths or injuries recorded
2017-01-02	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$950,000 property; \$0 crops (2017 dollars)	0, 1	GULF SHRS		B1-c most damaging: Thunderstorm Wind
2014-04-29	Flash Flood		\$27,000,000 property; \$0 crops (2014 dollars)	1, 1	SPANISH FT to FT MORGAN		deaths or injuries recorded

				Direct deaths, injuries <i>indirect not counted</i>		
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>		Location	Flags Why listed
2009-03-27	Thunderstorm Wind	104 kt (120 mph) estimated gust	\$125,000 property; \$0 crops (2009 dollars)	0, 0	ROBERTSDALE	B1-c worst recorded: Thunderstorm Wind
2007-07-11	Lightning		\$250,000 property; \$0 crops (2007 dollars)	0, 0	FAIRHOPE	B1-c most damaging: Lightning
2007-06-09	Hail	1.75 in	\$8,000 property; \$0 crops (2007 dollars)	0, 0	LOXLEY	B1-c most damaging: Hail
2005-07-23	Lightning		damage not reported	2, 0	GULF SHRS	deaths or injuries recorded
1981-02-10	Tornado	F2, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 150 yd wide	\$2,500,000 property; crops not recorded (1981 dollars)	0, 62	location not recorded	B1-c most damaging: Tornado
1968-11-03	Tornado	F3, 11.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$250,000 property; crops not recorded (1968 dollars)	0, 4	location not recorded	B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (852 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

Tribal and special-area declarations in this state are listed on the state page.

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

		FEMA annualized frequency (modeled) <i>unit per row</i>				NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)			
Hazard		Unit	In plain terms	Descriptor	Descriptor basis		NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.68	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.807	event-days per year	about 0.807 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	12.3	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/ Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	15.6	event-days per year	about 15.6 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	609	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00126	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.126%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	1.46	events per year	about 1.46 per year	Highly likely	FEMA annualized frequency (modeled)	57.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.29	event-days per year	about 9.29 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	121	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.236	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	100	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm- force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.181	event-days per year	about 0.181 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	11	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	2.96	event-days per year	about 2.96 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	83	1996 to 2023 (28 years)	see B1-f	
Landslide	0.287	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	84.3	days per year with a strike	about 84.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.88	events per year	about 1.88 per year	Highly likely	FEMA annualized frequency (modeled)	60	1986 to 2023 (38 years)	countywide	
Tornado	1.34	events per year	about 1.34 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00314	annual probability at a location	chance a given location in the county burns in a year: 0.314%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	0.686	event-days per year	about 0.686 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	10.6	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years

Unit	Descriptor	Definition
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	76	30	2.53
Hail	2.00 in+	1996 to 2025	6	30	0.2
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	227	30	7.57
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	13	30	0.433
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	55	30	1.83
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 43				Not Applicable	43
Coastal Flooding	34 of 43	70.4	92.2	99.4	Very High 2, Relatively High 9, Relatively Moderate 10, Relatively Low 7, Very Low 6, No Rating 9	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Cold Wave	43 of 43	33.4	63.3	79.5	Relatively High 2, Relatively Moderate 36, Relatively Low 5	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	32 of 43	66.8	87.8	96.7	Relatively Moderate 7, Relatively Low 22, Very Low 3, No Rating 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	43 of 43	16.1	40.3	64.6	Relatively Low 20, Very Low 23	
Hail	43 of 43	43.0	55.8	71.1	Relatively Moderate 1, Relatively Low 42	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	43 of 43	38.4	74.8	88.3	Relatively High 6, Relatively Moderate 33, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	43 of 43	96.4	99.3	99.9	Very High 41, Relatively High 2	
Ice Storm	43 of 43	1.6	3.3	58.7	Relatively Low 11, Very Low 32	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	43 of 43	26.6	80.2	97.7	Very High 4, Relatively High 19, Relatively Moderate 15, Relatively Low 5	
Landslide	43 of 43	37.2	59.8	94.3	Relatively Low 5, Very Low 38	
Lightning	43 of 43	84.1	98.0	99.6	Very High 30, Relatively High 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	43 of 43	39.0	71.4	87.7	Relatively High 6, Relatively Moderate 34, Relatively Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	43 of 43	60.1	74.9	94.3	Very High 1, Relatively High 21, Relatively Moderate 21	
Tsunami	0 of 43				Insufficient Data 43	
Volcanic Activity	0 of 43				Not Applicable 43	
Wildfire	43 of 43	74.5	88.7	95.9	Relatively Moderate 24, Relatively Low 19	
Winter Weather	43 of 43	26.0	45.1	63.5	Relatively Moderate 14, Relatively Low 29	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Baldwin County (unincorporated area)	Unincorporated	No approved plan on record	FMA RL 238, SRL 236; any 1,337	\$115,150,487.21	0; no approved plan	
Name not given in FEMA data (ID 0108272)	Special District	No approved plan on record		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Name not given in FEMA data (ID 0142928)	Special District	No approved plan on record		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Name not given in FEMA data (ID 0172816)	Special District	No approved plan on record		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Name not given in FEMA data (ID 0173272)	Special District	No approved plan on record		none found	0; no approved plan	No NFIP community ID on this member's plan row.
Bay Minette city	City	No approved plan on record	FMA RL 0, SRL 0; any 1	\$3,312,468.80	53; no approved plan	
Daphne city	City	No approved plan on record	FMA RL 3, SRL 2; any 12	\$11,547,838.50	32; no approved plan	
Elberta town	Town	No approved plan on record	FMA RL 2, SRL 1; any 9	\$2,681,211.30	19; no approved plan	
Fairhope city	City	No approved plan on record	FMA RL 2, SRL 4; any 14	\$19,598,729.04	45; no approved plan	
Foley city	City	No approved plan on record	FMA RL 15, SRL 3; any 34	\$17,645,518.29	46; no approved plan	
Gulf Shores city	City	No approved plan on record	FMA RL 103, SRL 158; any 916	\$60,875,574.36	4; no approved plan	
Loxley town	Town	No approved plan on record	FMA RL 0, SRL 0; any 1	\$2,004,507.14	40; no approved plan	
Magnolia Springs town	Town	No approved plan on record	FMA RL 4, SRL 2; any 8	\$1,131,387.71	10; no approved plan	
Orange Beach city	City	No approved plan on record	FMA RL 40, SRL 34; any 164	\$37,233,727.92	19; no approved plan	Includes \$40,029.04 for declarations not counted as hazard incidents (DR-4503-AL).
Perdido Beach town	Town	No approved plan on record	FMA RL 0, SRL 0; any 1	\$1,138,597.25	3; no approved plan	
Robertsdale city	City	No approved plan on record	FMA RL 0, SRL 0; any 4	\$7,411,486.75	32; no approved plan	
Silverhill town	Town	No approved plan on record	FMA RL 1, SRL 0; any 2	\$1,146,914.04	14; no approved plan	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Spanish Fort city	City	No approved plan on record	FMA RL 2, SRL 1; any 5	\$2,287,743.46	20; no approved plan	
Summerdale town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$1,765,092.86	26; no approved plan	

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

School districts and special districts get a plan clock row only.

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

No approved plan on record, so there is no approval date to count from.

- Critical facilities and lifelines per hazard
- A problem statement per participant per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$8,509,063,318		21,575	\$3,704,943		\$345,576	0.0435%				
Cold Wave	\$51,602,300,760	\$155,012,958	231,365	\$38,166	\$94,510	\$3,528,014	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Drought		\$117,727,632			\$663,704		0.564% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$88,075,559,159		231,767	\$671,445		\$244,208	0.000762%				
Hail	\$51,602,300,760	\$155,012,958	231,365	\$255,149	\$1,408	\$157,515	0.000494%				
Heat Wave	\$51,602,300,760	\$155,012,958	231,365	\$326	\$701	\$3,617,688	under 0.0001%				
Hurricane	\$51,601,828,725	\$154,998,947	231,363	\$150,899,001	\$1,684,757	\$6,842,686	0.292%				
Ice Storm	\$51,602,300,760		231,365	\$50,480		\$26,655	under 0.0001%				
Inland Flooding	\$51,511,106,459	\$551,359	14,432	\$47,027,498	\$17,590	\$1,273,630	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$272,324,884		1,292	\$3,754		\$44	0.00138%				
Lightning	\$51,602,300,760		231,365	\$66,256		\$4,012,143	0.000128%				
Strong Wind	\$51,602,300,760	\$155,012,958	231,365	\$179,827	\$8,100	\$1,379,716	0.000348%				
Tornado	\$51,602,300,760	\$155,012,958	231,365	\$4,255,415	\$736	\$4,752,952	0.00825%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$4,042,927,648	\$22,529,897	43,778	\$1,282,742	\$470	\$217,101	0.0317%				
Winter Weather	\$51,602,300,760	\$155,012,958	231,365	\$12,112	\$120	\$74,014	under 0.0001%				

Totals since the plan: not available. No approved plan on record, so there is no approval date to count from.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	231,365
Building value (total, not at risk)	\$51,602,300,760
Agriculture value (total, not at risk)	\$155,012,958
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$210,919,211
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$26,471,943
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	410	Severe repetitive loss, FMA definition (44 CFR 77.2)	441
Repetitive loss, NFIP insurance definition	2,292	Severe repetitive loss, NFIP insurance definition	316

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	410	441	2,292	316	2,508	146	1,074
BAY MINETTE, CITY OF	0	0	1	0	1	0	0
DAPHNE, CITY OF	3	2	11	2	12	0	5
FAIRHOPE, CITY OF	2	4	14	4	14	0	4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
FOLEY, CITY OF	15	3	24	1	34	0	22
LOXLEY, TOWN OF	0	0	1	0	1	0	0
SILVERHILL, TOWN OF	1	0	2	0	2	0	0
ELBERTA, TOWN OF	2	1	8	1	9	0	6
ROBERTSDALE, CITY OF	0	0	4	0	4	0	0
SPANISH FORT, CITY OF	2	1	4	0	5	0	1
PERDIDO BEACH, TOWN OF	0	0	1	0	1	0	1
MAGNOLIA SPRINGS, TOWN OF	4	2	8	2	8	0	5
BALDWIN COUNTY*	238	236	1,212	158	1,337	90	572
GULF SHORES, CITY OF	103	158	878	127	916	37	379
ORANGE BEACH, CITY OF	40	34	124	21	164	19	79
State level, not in this county: county not reported	0	0	3	0	3	0	0

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Baldwin County (unincorporated area)	015000	238	236	1,212	158	1,337	90	572	
Bay Minette city	010004	0	0	1	0	1	0	0	
Daphne city	010005	3	2	11	2	12	0	5	
Elberta town	010212	2	1	8	1	9	0	6	
Fairhope city	010006	2	4	14	4	14	0	4	
Foley city	010007	15	3	24	1	34	0	22	
Gulf Shores city	015005	103	158	878	127	916	37	379	
Loxley town	010009	0	0	1	0	1	0	0	
Magnolia Springs town	010524	4	2	8	2	8	0	5	
Orange Beach city	015011	40	34	124	21	164	19	79	
Perdido Beach town	010523	0	0	1	0	1	0	1	
Robertsdale city	010222	0	0	4	0	4	0	0	
Silverhill town	010010	1	0	2	0	2	0	0	
Spanish Fort city	010429	2	1	4	0	5	0	1	
Summerdale town	010328	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	360	346	1,920	246	2,109	121	926
2 to 4 unit residential	15	14	106	10	112	4	24
other residential	21	55	180	43	193	14	90
non-residential	14	26	86	17	94	7	34
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (as of 2026-08-02). No property is identified. County assignment is FEMA's geocode.

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 156 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,038 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Baldwin County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 01003). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_AL_01003. Preview: automated baseline.