

Covington County, AL

Risk-assessment baseline packet

Unit **County area 01039** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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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.

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Plan clock

Status	Approved, expires 2026-11-09	Plan	Division B (Southeast Alabama Regional) (FEMA plan 106827)
Approved	2021-11-10	Expires	2026-11-09
As of	2026-09-28	Days	42 days to expiry
Update underway	none in FEMA's plan tracker		

What changed since your last plan (approved 2021-11-10)

New federal declarations	EM-3618-AL (1 declaration row; 1 counted incident)	Storm Events records since approval	36 (data through 2026-06-30)
Repetitive loss now	FMA RL 2, SRL 1 (44 CFR 77.2); any definition: 6	Repeat-flood change	First release: no prior release to compare.

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: 18 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
Covington County (unincorporated area)	Unincorporated	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2023-04-13
Andalusia city	City	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2023-04-13
Babbie town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2023-04-13
Carolina town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Floral town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Gantt town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2023-04-13
Heath town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Horn Hill town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Libertyville town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lockhart town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Onycha town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Opp city	City	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Red Level town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2023-04-13
River Falls town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2024-06-14
Sanford town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Andalusia City School District	School/School District	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	42		member approved 2022-06-25
Covington County School District	School/School District	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Opp City School District	School/School District	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Plan 106827 lists 83 other participants not on this page, 10 of them not covered by it yet (named in the XLSX file).

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	Relatively High	Relatively High	\$15,435,783	\$1,074,318	\$992,262	\$17,502,363	5		

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
2	Inland Flooding	Relatively Low	Relatively Low	\$8,553,226	\$13,937	\$6,677	\$8,573,839	20		
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,075,711	\$2,193	\$2,212,856	\$3,290,760	29		
4	Lightning	Relatively High	Relatively High	\$19,214		\$1,467,857	\$1,487,071	10		
5	Cold Wave	Relatively Low	Relatively Low	\$1,085	\$134,602	\$725,712	\$861,400	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Heat Wave	Relatively Low	Relatively Low	\$37	\$3,165	\$606,536	\$609,739	2		
7	Strong Wind	Relatively Low	Relatively Low	\$105,152	\$11,718	\$177,872	\$294,742	171		
8	Earthquake	Very Low	Very Low	\$161,367		\$72,014	\$233,381			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Drought	Relatively Low	Relatively Low		\$142,767		\$142,767	2		
10	Hail	Very Low	Very Low	\$11,300	\$3,352	\$27,532	\$42,184	91		
11	Wildfire	Very Low	Very Low	\$24,373	\$178	\$6,961	\$31,512	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.
12	Ice Storm	Relatively Low	Relatively Low	\$23,716		\$2,317	\$26,034	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	Relatively Low	Relatively Low	\$5,481	\$95	\$14,964	\$20,540	6		Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.
14	Landslide	Very Low	Very Low	\$931		\$41	\$972	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).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding 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).

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
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami 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.
	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 14
Coastal Flooding	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 14
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
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.	14 of 14
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
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.	14 of 14
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
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.	14 of 14
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.	14 of 14
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14
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.	14 of 14
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 14

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 14
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.	14 of 14
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 14

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)	0					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	2, 2016 to 2016 (2 zone-level)	61 days; 1 with a recorded value	61 days (2 months), 2016-11-01 to 2016-12-31, a run of 2 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	111, 1956 to 2025	0.75 in to 4 in (median 1 in); 110 with a recorded value	4 in hail, 2018-07-22	Hail, 2005-03-26, \$15,000 property; crops not reported (2005 dollars)	Event records naming member places: Andalusia city (26 records), Opp city (16 records), Red Level town (9 records), Libertyville town (7 records), Gantt town (6 records), Florala town (5 records), Heath town (4 records), Babbie town (3 records), Lockhart town (1 record), River Falls town (1 record); and 1 more member place (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	2, 2000 to 2007 (2 zone-level)	7 days to 31 days (median 19 days); 2 with a recorded value	31 days, 2000-07-01 to 2000-07-31, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5, 1998 to 2020 (5 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 1998-09-25 to 1998-09-29, \$9,000,000 property; crops not reported, reported for the zone (1998 dollars); NWS zone ALZ060 (COVINGTON), 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)	20, 1998 to 2024		Flash Flood, 1998-03-08, \$6,000,000 property; crops not reported (1998 dollars)		Event records naming member places: Andalusia city (3 records), River Falls town (3 records), Florala town (1 record), Heath town (1 record), Libertyville town (1 record), Opp city (1 record), Red Level town (1 record).	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)	10, 1998 to 2015		Lightning, 2015-06-23, \$0 property; \$0 crops (2015 dollars), 2 direct deaths	Lightning, 2008-06-30, \$25,000 property; \$0 crops (2008 dollars)	Event records naming member places: Andalusia city (5 records), Opp city (2 records), Florala town (1 record), Red Level town (1 record).	Storm Events lists lightning with damage or casualties; physical measure 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	0					
Thunderstorm Wind	wind speed (kt and mph)	235, 1962 to 2026	50 kt (58 mph) to 85 kt (98 mph) (median 52 kt (60 mph)); 172 with a recorded value	85 kt (98 mph) estimated, Thunderstorm Wind, 2000-07-22	Thunderstorm Wind, 2001-03-12, \$200,000 property; crops not reported (2001 dollars)	Event records naming member places: Andalusia city (51 records), Opp city (23 records), Florala town (16 records), Gantt town (12 records), River Falls town (10 records), Red Level town (8 records), Libertyville town (7 records), Lockhart town (5 records), Heath town (4 records), Sanford town (3 records); and 1 more member place (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	49, 1956 to 2023	F/EF0 to F/EF3 (median F/EF1); 48 with a recorded value	F3 tornado, 1956-05-03, 3.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 83 yd wide, \$25,000 property; crops not recorded (1956 dollars), 2 direct injuries	Tornado, 1990-02-22, \$2,500,000 property; crops not recorded (1990 dollars)	Event records naming member places: Andalusia city (6 records), Opp city (6 records), Libertyville town (3 records), Gantt town (2 records), Red Level town (2 records), Florala town (1 record), Heath town (1 record), Lockhart town (1 record), River Falls town (1 record).	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)	6, 2000 to 2025 (6 zone-level)		No damage reported in 6 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/>
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>

Supports B1-d: previous occurrences

Declaration rows 33 Counted incidents 27

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance federal share obligated, nominal dollars	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	HURRICANE HELENE	Hurricane (primary); also designated: Tornado	none found	new since last plan; within last 5 years	
2020-09-20	2020-09-14	DR-4563-AL	Major disaster	HURRICANE SALLY	Hurricane	\$1,426,969.41		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	HURRICANE SALLY	Hurricane	none found		same incident as DR-4563
2020-07-10	2020-04-19	DR-4554-AL	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND TORNADOES	Strong Wind; Tornado	\$1,033,820.43		
2020-05-21	2020-02-05	DR-4546-AL	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	none found		
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		
2017-10-08	2017-10-06	EM-3394-AL	Emergency	HURRICANE NATE	Hurricane	none found		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	HURRICANE IRMA	Hurricane	none found		
2016-01-21	2015-12-23	DR-4251-AL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$4,022,256.10		
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$481,455.73		
2012-09-21	2012-08-26	DR-4082-AL	Major disaster	HURRICANE ISAAC	Hurricane	\$789,568.88		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$4,260.24		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2009-12-31	2009-12-12	DR-1870-AL	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$4,202,474.03		
2009-04-28	2009-03-25	DR-1835-AL	Major disaster	SEVERE STORMS, FLOODING, TORNADOES & STRAIGHT-LINE	Inland Flooding; Tornado	\$5,478,511.85		
2008-08-30	2008-08-29	EM-3292-AL	Emergency	HURRICANE GUSTAV	Hurricane	none found		
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		
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	HURRICANE DENNIS	Hurricane	\$458,192.45		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	HURRICANE IVAN	Hurricane	\$2,838,438.24		
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
1998-04-09	1998-04-08	DR-1214-AL	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	none found		
1998-03-09	1998-03-07	DR-1208-AL	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	HURRICANE OPAL	Hurricane	none found		
1994-07-08	1994-07-02	DR-1034-AL	Major disaster	SEVERE STORMS AND FLOODING (TROPICAL STORM ALBERTO)	Hurricane; Inland Flooding	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		
1979-09-13	1979-09-13	DR-598-AL	Major disaster	HURRICANE FREDERIC	Hurricane	none found		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	DROUGHT	Drought	none found		
1975-10-02	1975-10-02	DR-488-AL	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1975-04-23	1975-04-23	DR-464-AL	Major disaster	SEVERE STORMS & FLOODING	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, \$46,095.08

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1687-AL	2007-03-03	SEVERE STORMS AND TORNADOES	Covington Electric Cooperative	\$46,095.08

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 records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	2	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	111	6	1	6	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	5	0	0	0	13	1	1996 to 2026-06-30	
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	20	2	0	2	11	0	1996 to 2026-06-30	
Landslide	0	0	0	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
Lightning	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	235	26	11	26	4	0	1955 to 2026-06-30	
Tornado	49	1	1	1	9	1	1950 to 2026-06-30	
Tsunami	0	0	0	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	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	6	1	0	1	1	0	1996 to 2026-06-30	Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.

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
2018-07-22	Hail	4 in	property not reported; \$0 crops (2018 dollars)	0, 0	ANDALUSIA OPP ARPT		B1-c worst recorded: Hail
2016-11-01	Drought		\$0 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone ALZ060 (COVINGTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2015-06-23	Lightning		\$0 property; \$0 crops (2015 dollars)	2, 0	OPP		deaths or injuries recorded
2008-06-30	Lightning		\$25,000 property; \$0 crops (2008 dollars)	0, 0	OPP to ANDALUSIA		B1-c most damaging: Lightning
2004-07-07	Lightning		damage not reported	1, 0	FLORALA		deaths or injuries recorded
2001-03-12	Tornado	F1, 3.2 mi within this county, 75 yd wide	\$1,000,000 property; crops not reported (2001 dollars)	2, 1	RED LEVEL		deaths or injuries recorded
2000-07-22	Thunderstorm Wind	85 kt (98 mph) estimated	\$20,000 property; crops not reported (2000 dollars)	0, 0	OPP		B1-c worst recorded: Thunderstorm Wind
2000-07-01	Heat		damage not reported	0, 0	NWS zone ALZ060 (COVINGTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1998-09-25	Hurricane (Typhoon)		\$9,000,000 property; crops not reported, reported for the zone (1998 dollars)	0, 0	NWS zone ALZ060 (COVINGTON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1998-03-08	Flash Flood		\$6,000,000 property; crops not reported (1998 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1990-02-22	Tornado	F1, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 50 yd wide	\$2,500,000 property; crops not recorded (1990 dollars)	0, 10	location not recorded		B1-c most damaging: Tornado
1956-05-03	Tornado	F3, 3.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 83 yd wide	\$25,000 property; crops not recorded (1956 dollars)	0, 2	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (440 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

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	0.948	event-days per year	about 0.948 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	18	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.

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
Drought	24.6	event-days per year	about 24.6 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	826	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 24.6 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 1 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00105	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.105%			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	1.39	events per year	about 1.39 per year	Highly likely	FEMA annualized frequency (modeled)	53.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.26	event-days per year	about 7.26 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	118	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 7.26 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.181	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	66	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	0.124	event-days per year	about 0.124 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	9	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	0.607	event-days per year	about 0.607 days per year	Likely	event-days in 15 of 30 years, 1996 to 2025 (50%)	17	1996 to 2023 (28 years)	see B1-f	
Landslide	0.284	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	75.2	days per year with a strike	about 75.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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
Strong Wind	2.11	events per year	about 2.11 per year	Highly likely	FEMA annualized frequency (modeled)	81	1986 to 2023 (38 years)	countywide	
Tornado	0.943	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00105	annual probability at a location	chance a given location in the county burns in a year: 0.105%		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	0.737	event-days per year	about 0.737 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	14	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

Unit	Descriptor	Definition
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
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	46	30	1.53
Hail	2.00 in+	1996 to 2025	8	30	0.267
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	163	30	5.43
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	26	30	0.867
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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 rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 14				Not Applicable 14	
Coastal Flooding	0 of 14				Not Applicable 14	
Cold Wave	14 of 14	42.4	59.9	74.2	Relatively Moderate 10, 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.
Drought	14 of 14	73.4	86.5	93.6	Relatively Moderate 1, Relatively Low 10, Very 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. 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	14 of 14	22.6	40.6	62.7	Relatively Low 7, Very Low 7	
Hail	14 of 14	29.2	38.5	47.7	Relatively Low 8, Very Low 6	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	14 of 14	41.9	60.3	76.7	Relatively Moderate 8, Relatively Low 6	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	14 of 14	92.2	96.9	99.1	Very High 5, Relatively High 9	
Ice Storm	14 of 14	12.0	32.4	49.9	Relatively Low 5, Very Low 9	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	14 of 14	20.9	56.2	95.6	Relatively High 2, Relatively Moderate 7, Relatively Low 5	
Landslide	14 of 14	33.5	70.2	90.0	Relatively Low 2, Very Low 12	
Lightning	14 of 14	96.5	99.0	99.7	Very High 14	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	14 of 14	43.4	61.0	76.8	Relatively Moderate 9, 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.
Tornado	14 of 14	68.2	82.9	95.4	Very High 2, Relatively High 8, Relatively Moderate 4	
Tsunami	0 of 14				Not Applicable 14	
Volcanic Activity	0 of 14				Not Applicable 14	
Wildfire	14 of 14	57.5	72.8	81.6	Relatively Low 10, Very Low 4	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Winter Weather	14 of 14	31.6	41.6	54.8	Relatively Moderate 5, Relatively Low 9	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
Covington County (unincorporated area)	Unincorporated	Approved, expires 2026-11-09	FMA RL 2, SRL 1; any 6	\$16,488,145.42	0; 0	
Andalusia city	City	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$549,334.85	91; 3	
Babbie town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	none found	5; 2	
Carolina town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	none found	0; 0	
Floral town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$315,496.93	24; 3	
Gantt town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$8,210.89	20; 4	
Heath town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	none found	10; 1	
Horn Hill town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Libertyville town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	18; no approved plan	
Lockhart town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$18,446.04	7; 1	
Onycha town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Opp city	City	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$427,381.99	48; 0	
Red Level town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$13,236.86	21; 1	
River Falls town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$1,200	15; 1	
Sanford town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	4; 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.

- 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	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	EAL population equivalence	EAL as % of exposure	Storm Events damage since	Zone-level damage since	Public Assistance since plan	Note
						<i>statistical value of life and injury, \$13.7M per life, not property damage</i>		2021-11-10	plan		
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>		<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche											Not Applicable in NRI for this county

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 2021-11-10 <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
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$7,596,953,203	\$162,889,822	37,519	\$1,085	\$134,602	\$725,712	under 0.0001%				
Drought		\$20,008,427			\$142,767		0.714% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,372,978,891		37,570	\$161,367		\$72,014	0.00121%				
Hail	\$7,596,953,203	\$162,889,822	37,519	\$11,300	\$3,352	\$27,532	0.000149%	\$0			
Heat Wave	\$7,596,953,203	\$162,889,822	37,519	\$37	\$3,165	\$606,536	under 0.0001%				
Hurricane	\$7,596,881,119	\$162,889,822	37,519	\$15,435,783	\$1,074,318	\$992,262	0.203%			none found (1 declaration)	
Ice Storm	\$7,581,556,996		37,407	\$23,716		\$2,317	0.000313%				
Inland Flooding	\$7,589,373,402	\$2,037,947	810	\$8,553,226	\$13,937	\$6,677	n/a (see note)	\$0			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	\$60,099,139		297	\$931		\$41	0.00155%				
Lightning	\$7,596,953,203		37,519	\$19,214		\$1,467,857	0.000253%				
Strong Wind	\$7,596,953,203	\$162,889,822	37,519	\$105,152	\$11,718	\$177,872	0.00138%	\$0			
Tornado	\$7,596,953,203	\$162,889,822	37,519	\$1,075,711	\$2,193	\$2,212,856	0.0142%	\$0		none found (1 declaration)	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$448,391,985	\$22,623,822	5,364	\$24,373	\$178	\$6,961	0.00544%				
Winter Weather	\$7,596,953,203	\$162,889,822	37,519	\$5,481	\$95	\$14,964	under 0.0001%		\$0		

Totals since 2021-11-10 (Storm Events through 2026-06-30): 35 county-coded records, 35 with a damage value recorded (including \$0), \$0; 1 zone-level records, 1 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 0 with PA).

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	37,519
Building value (total, not at risk)	\$7,596,953,203
Agriculture value (total, not at risk)	\$162,889,822
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$26,803,703
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)	\$6,313,602
Social vulnerability rating	Very High
Community resilience rating	Relatively Moderate
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)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	6	Severe repetitive loss, NFIP insurance definition	1

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	2	1	6	1	6	0	0
COVINGTON COUNTY *	2	1	6	1	6	0	0
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
Covington County (unincorporated area)	010244	2	1	6	1	6	0	0	
Andalusia city	010331	0	0	0	0	0	0	0	
Babbie town	010242	0	0	0	0	0	0	0	
Carolina town	010240	0	0	0	0	0	0	0	
Floral town	010332	0	0	0	0	0	0	0	
Gantt town	010053	0	0	0	0	0	0	0	
Heath town	010343	0	0	0	0	0	0	0	
Horn Hill town	015044	0	0	0	0	0	0	0	
Libertyville town	010378	0	0	0	0	0	0	0	
Lockhart town	010519	0	0	0	0	0	0	0	
Onycha town	010452	0	0	0	0	0	0	0	
Opp city	010241	0	0	0	0	0	0	0	
Red Level town	010243	0	0	0	0	0	0	0	
River Falls town	010054	0	0	0	0	0	0	0	
Sanford town	010410	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.

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)**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	2	1	6	1	6	0	0

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>
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 4 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_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/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). Covington County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 01039). 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_01039. Preview: automated baseline.