

Cullman County, AL

Risk-assessment baseline packet

County FIPS: 01043 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-03-16. Plan: Division F (FEMA plan 108184), approved 2021-03-17.
Update: FEMA tracker shows a plan approvable pending adoption.
Since the plan was approved on 2021-03-17: 1 new hazard declaration (1 incident): EM-3618-AL (Hurricane Helene).
NOAA Storm Events records since that date: 316 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$14,874,348 a year), Cold Wave (\$7,130,741) and Tornado (\$5,350,092).
Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1.
The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.
NRI: FEMA's National Risk Index (version 1.20, December 2025).
NFIP: National Flood Insurance Program.
RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).
FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.
PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.
Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.
County-coded: NOAA logged the event to this county.
FIPS: the federal code for a place; 01043 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Expired on 2026-03-16	Plan:	Division F (FEMA plan 108184)
Approved:	2021-03-17	Days since expiry:	198
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).
Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-03-17)

New federal declarations:	1 new hazard declaration (1 incident): EM-3618-AL (Hurricane Helene)	Storm Events records since approval:	316 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.
State plan status and tribal plans in this state: see the state page.

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Cullman County (unincorporated area)	Unincorporated	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-03-23
Baileyton town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09
Berlin town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-05-25
Colony town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-02-09
Cullman city	City	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09
Dodge City town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09
Fairview town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-02-09
Garden City town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Good Hope city	City	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-04-15

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Hanceville city	City	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09
Holly Pond town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09
South Vinemont town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2021-04-22
West Point town	Town	Expired on 2026-03-16	Division F (FEMA plan 108184)	2021-03-17	2026-03-16	-198	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2023-03-09

Plan 108184 lists 35 other participants, named in the Excel file.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- 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)

Sources: 5, 6

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Low	\$14,805,137	\$16,004	\$53,207	\$14,874,348	105	
2	Cold Wave	Relatively High	Relatively High	\$10,186	\$595,843	\$6,524,712	\$7,130,741	67	Includes 48 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively Moderate	Relatively Moderate	\$3,715,040	\$52,172	\$1,582,880	\$5,350,092	59	
4	Earthquake	Relatively Low	Relatively Low	\$1,694,879	n/a	\$699,436	\$2,394,314		Storm Events does not record earthquakes.
5	Strong Wind	Relatively High	Relatively High	\$416,459	\$25,968	\$1,481,832	\$1,924,259	521	Includes 9 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Moderate	Relatively Low	\$85	\$19,025	\$1,237,637	\$1,256,748	50	
7	Lightning	Relatively High	Relatively Moderate	\$36,404	n/a	\$675,456	\$711,860	15	
8	Hurricane	Relatively Low	Relatively Low	\$252,374	\$309,683	\$14,139	\$576,196	3	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
9	Drought	Relatively Low	Relatively Low	n/a	\$204,687	n/a	\$204,687	37	
10	Hail	Relatively Low	Relatively Low	\$58,260	\$63,874	\$4,199	\$126,334	225	
11	Ice Storm	Relatively Moderate	Relatively Low	\$92,969	n/a	\$20,613	\$113,582	4	

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Wildfire	Relatively Low	Relatively Low	\$71,870	\$877	\$17,584	\$90,331	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	Relatively Low	Relatively Low	\$4,022	\$576	\$52,478	\$57,076	42	Includes 2 Sleet records (outside NRI's Winter Weather definition).
14	Landslide	Relatively Low	Relatively Low	\$1,975	n/a	\$9,525	\$11,500	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunامي and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

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.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9650.02 (Relatively Moderate, 85.0); tract 9647 (Relatively Moderate, 82.2); tract 9649.01 (Relatively Moderate, 80.8)
Hurricane	tract 9647 (Relatively Low, 69.4); tract 9645 (Relatively Low, 69.3); tract 9641 (Relatively Low, 68.6)
Landslide	tract 9656 (Relatively Low, 95.3); tract 9655.02 (Relatively Low, 94.6); tract 9657 (Relatively Low, 94.4)
Tornado	tract 9650.02 (Very High, 97.6); tract 9647 (Very High, 96.5); tract 9649.02 (Relatively High, 91.3)
Wildfire	tract 9643 (Relatively Low, 83.8); tract 9645 (Relatively Low, 83.8); tract 9641 (Relatively Low, 83.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9650.02 is Census Tract 9650.02). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	19 records, 1996 to 2026 (19 zone-level)	1 day to 4 days (median 2 days); 15 with a recorded value	4 consecutive days, 1996-03-07 to 1996-03-10, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	48 records, 2007 to 2025 (48 zone-level)		No crop damage reported in 48 records.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	37 records, 2007 to 2026 (37 zone-level)	8 days to 423 days (median 43 days); 11 with a recorded value	423 days (about 13.9 months), 2007-07-01 to 2008-08-26, a run of 14 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	265 records, 1963 to 2026	0.75 in to 5.38 in (median 1 in); 265 with a recorded value	5.38 in hail, 2018-03-19	Hail, 1995-05-15, \$650,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Cullman city (43 records), Hanceville city (19 records), Holly Pond town (16 records), Fairview town (14 records), Good Hope city (10 records), Baileyton town (8 records), Berlin town (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	50 records, 1996 to 2025 (50 zone-level)	1 day to 31 days (median 2 days); 31 with a recorded value	August 2007 (1 monthly summary record), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2005 to 2018 (3 zone-level)		Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, damage not reported; NWS zone ALZ016		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1998 to 2021 (4 zone-level)		Ice Storm, 1998-12-23, \$2,000,000 property; \$0 crops (1998 dollars); NWS zone ALZ016		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	105 records, 1996 to 2026 (2 zone-level)		Flood, 2009-01-06, \$300,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Cullman city (14 records), Good Hope city (9 records), Hanceville city (7 records), Baileyton town (4 records), Holly Pond town (3 records), Berlin town (1 record), Garden City town (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	15 records, 2000 to 2025		Lightning, 2012-08-02, \$100,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Cullman city (3 records), Fairview town (1 record), Good Hope city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	15 records, 1996 to 2023 (15 zone-level)	32 kt (37 mph) to 55 kt (63 mph) (median 43 kt (49 mph)); 15 with a recorded value	55 kt (63 mph) estimated gust, High Wind, 2009-04-12; NWS zone ALZ016	Strong Wind, 2022-02-17, \$1,000,000 property; \$0 crops, reported for the zone (2022 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	614 records, 1957 to 2026	35 kt (40 mph) to 96 kt (110 mph) (median 52 kt (60 mph)); 514 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2008-04-04, 1 direct injury	Thunderstorm Wind, 2007-08-24, \$1,000,000 property; crops not reported (2007 dollars)	Event records naming jurisdictions in the plan: Cullman city (70 records), Hanceville city (26 records), Good Hope city (24 records), Fairview town (22 records), Holly Pond town (21 records), Baileyton town (13 records), Berlin town (12 records), Garden City town (12 records), Colony town (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	99 records, 1951 to 2026	F/EF0 to F/EF4 (median F/EF1); 99 with a recorded value	F4 tornado, 1974-04-03, 33 mi path length (whole path, pre-1996), 500 yd wide, \$25,000,000 property; crops not recorded (1974 dollars), 1 direct death, 36 direct injuries		Event records naming jurisdictions in the plan: Holly Pond town (6 records), Garden City town (4 records), Baileyton town (3 records), Hanceville city (3 records), Berlin town (2 records), Good Hope city (2 records), Cullman city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	42 records, 1996 to 2025 (42 zone-level)		Winter Storm, 1996-02-01, \$35,000 property; crops not reported (1996 dollars); NWS zone ALZ016		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 32 declarations covering 27 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

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	no Public Assistance recorded	new since last plan; within last 5 years	
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	
2020-07-10	2020-04-12	DR-4555-AL	Major disaster	Severe Thunderstorms	Hazard not mapped (severe storm title names no single hazard); not counted	\$950,797.56	in the 12 months before plan approval	
2020-05-21	2020-02-05	DR-4546-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$290,654.10	in the 12 months before plan approval	
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$108,100.52	in the 12 months before plan approval	
2020-03-13	2020-01-20	EM-3472-AL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4503
2018-04-26	2018-03-19	DR-4362-AL	Major disaster	Severe Storms and Tornadoes	Tornado	\$749,231.98		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		
2016-01-21	2015-12-23	DR-4251-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$3,578,514.10		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$16,236,688.24		
2011-04-27	2011-04-27	EM-3319-AL	Emergency	Severe Storms, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	no Public Assistance recorded		same incident as DR-1971
2009-05-08	2009-04-10	DR-1836-AL	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$658,833.38		
2008-08-30	2008-08-29	EM-3292-AL	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		
2005-09-10	2005-08-29	EM-3237-AL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		same incident as DR-1605
2005-08-29	2005-08-29	DR-1605-AL	Major disaster	Hurricane Katrina	Hurricane	\$640,298.42		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$378,291.85		
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		
2002-11-14	2002-11-05	DR-1442-AL	Major disaster	Severe Storms and Tornadoes	Tornado	\$841,348.04		
1999-01-15	1998-12-23	DR-1261-AL	Major disaster	Riv-Severe Winter Wx 12/23/98	Winter Weather	\$77,049.75		
1998-04-09	1998-04-08	DR-1214-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
1996-02-23	1996-02-01	DR-1104-AL	Major disaster	Severe Winter Storms, Ice and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1995-04-21	1995-02-15	DR-1047-AL	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	no Public Assistance recorded		
1994-03-03	1994-01-16	DR-1013-AL	Major disaster	Severe Winter Storms, Freezing, Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1991-01-04	1990-12-21	DR-890-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1990-02-17	1990-02-03	DR-856-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	no Public Assistance recorded		
1975-03-14	1975-03-14	DR-458-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-04-04	1974-04-04	DR-422-AL	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1973-05-29	1973-05-29	DR-388-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1973-03-27	1973-03-27	DR-369-AL	Major disaster	Tornadoes & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		

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.

Statewide declarations

Source: 2

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

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	67	28	1	25	0	0	1996 to 2026-06-30	Includes 48 Frost/Freeze records.
Drought	37	10	0	10	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	265	28	2	21	0	0	1955 to 2026-06-30	
Heat Wave	50	37	0	36	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	7	1	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Ice Storm	4	0	2	0	0	0	1996 to 2026-06-30	
Inland Flooding	105	26	15	22	13	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
Lightning	15	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	629	178	19	163	3	0	1955 to 2026-06-30	Includes 9 High Wind and 6 Strong Wind records.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tornado	99	3	7	1	12	1	1950 to 2026-06-30	
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	42	5	2	5	4	0	1996 to 2026-06-30	Includes 2 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2018-03-19	Hail	5.38 in	damage not reported	0, 0	WALTER	B1-c worst recorded: Hail
2012-08-02	Lightning		\$100,000 property; \$0 crops (2012 dollars)	0, 0	EBENEZER	B1-c worst recorded: Lightning
2009-04-12	High Wind	55 kt (63 mph) estimated gust	\$600,000 property; \$0 crops, reported for the zone (2009 dollars)	0, 0	NWS zone ALZ016 (CULLMAN), zone-level	B1-c worst recorded: High Wind and Strong Wind
2009-01-06	Flood		\$300,000 property; \$0 crops (2009 dollars)	0, 0	COUNTY LINE to MT VIEW	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-04-04	Thunderstorm Wind	96 kt (110 mph) estimated gust	damage not reported	0, 1	CULLMAN	B1-c worst recorded: Thunderstorm Wind
2007-08-01	Heat		\$0 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone ALZ016 (CULLMAN), zone-level	B1-c worst recorded: Excessive Heat, Heat
2007-07-01	Drought		damage not reported	0, 0	NWS zone ALZ016 (CULLMAN), zone-level	B1-c worst recorded: Drought
2005-08-29	Tropical Storm		damage not reported	0, 0	NWS zone ALZ016 (CULLMAN), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1996-03-07	Cold/Wind Chill		property not reported; \$1,000,000 crops, reported for the zone (1996 dollars)	0, 0	NWS zone ALZ016 (CULLMAN), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1995-02-16	Tornado	F3, 14 mi path length (whole path, pre-1996), 10 yd wide	\$5,000,000 property; \$5,000 crops (1995 dollars)	6, 130	Joppa to Guntersville	deaths or injuries recorded
1974-04-03	Tornado	F4, 33 mi path length (whole path, pre-1996), 500 yd wide	\$25,000,000 property; crops not recorded (1974 dollars)	1, 36	location not recorded	deaths or injuries recorded
1963-03-11	Tornado	F4, 28 mi path length (whole path, pre-1996), 880 yd wide	\$2,500,000 property; crops not recorded (1963 dollars)	2, 6	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,316 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

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	1.26	event-days per year	about 1.26 days per year	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	24	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	27.7	event-days per year	about 27.7 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	980	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00269	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.269%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.74	events per year	about 4.74 per year	Highly likely	FEMA annualized frequency (modeled)	180.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.11	event-days per year	about 7.11 days per year	Likely (from Storm Events: 12 of 30 years)	event-days in 12 of 30 years, 1996 to 2025 (40%)	114	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0352	events per year	about 1 in 28 years	Possible	FEMA annualized frequency (modeled)	8	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.581	event-days per year	about 0.581 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	39	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.86	event-days per year	about 1.86 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	52	1996 to 2023 (28 years)	see B1-f	
Landslide	1.1	events per year (modeled)	about 1.1 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	63.7	days per year with a strike	about 63.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.05	events per year	about 5.05 per year	Highly likely	FEMA annualized frequency (modeled)	192	1986 to 2023 (38 years)	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
Tornado	0.865	events per year	about 0.87 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00128	annual probability at a location	chance a given location in the county burns in a year: 0.128%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	4.16	event-days per year	about 4.16 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	79	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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
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

Intensity bands: historical frequency (Storm Events)

Source: 6

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	109	30	3.63
Hail	2.00 in+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	351	30	11.7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	19	30	0.633
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	117	30	3.9
Tornado	EF0-1	1996 to 2025	48	30	1.6
Tornado	EF2-3	1996 to 2025	8	30	0.267
Tornado	EF4-5	1996 to 2025	2	30	0.0667
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

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.

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 (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	22 of 22	80.1	93.6	97.1	Very High 6, Relatively High 16
Drought	21 of 22	73.9	86.4	93.5	Relatively Moderate 2, Relatively Low 18, Very Low 1, No Rating 1
Earthquake	22 of 22	46.3	75.0	85.0	Relatively Moderate 7, Relatively Low 15
Hail	22 of 22	33.4	48.2	61.0	Relatively Low 21, Very Low 1
Heat Wave	22 of 22	41.2	70.6	82.4	Relatively Moderate 17, Relatively Low 5
Hurricane	22 of 22	53.8	61.5	69.4	Relatively Low 22
Ice Storm	22 of 22	24.1	53.5	76.5	Relatively Moderate 4, Relatively Low 16, Very Low 2
Inland Flooding	22 of 22	27.3	66.8	90.0	Relatively High 4, Relatively Moderate 14, Relatively Low 4
Landslide	22 of 22	48.0	86.2	95.3	Relatively Low 13, Very Low 9
Lightning	22 of 22	61.6	87.7	95.5	Relatively High 17, Relatively Moderate 5
Strong Wind	22 of 22	72.6	91.8	96.5	Relatively High 18, Relatively Moderate 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	22 of 22	61.4	84.0	97.6	Very High 2, Relatively High 16, Relatively Moderate 4
Wildfire	22 of 22	47.0	79.1	83.8	Relatively Low 18, Very Low 4
Winter Weather	22 of 22	36.7	55.6	67.7	Relatively Moderate 16, Relatively Low 6

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Hail: Agriculture is 51% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Cullman County (unincorporated area)	Unincorporated	Expired on 2026-03-16	FMA RL 0, SRL 0; any 1	\$2,894,577.25	0 total; 0 since its plan	Includes \$502,989.03 for declarations not counted as hazard incidents (DR-4503-AL, DR-4555-AL).
Baileyton town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	28 total; 8 since its plan	
Berlin town	Town	Expired on 2026-03-16		no Public Assistance recorded	17 total; 13 since its plan	No NFIP community ID on this jurisdiction's plan row.
Colony town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Cullman city	City	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$430,008.34	131 total; 21 since its plan	
Dodge City town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Fairview town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$29,529.11	37 total; 7 since its plan	
Garden City town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$16,047.10	17 total; 2 since its plan	
Good Hope city	City	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$3,326.40	46 total; 13 since its plan	
Hanceville city	City	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$1,888,478.43	55 total; 10 since its plan	
Holly Pond town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$8,492.17	46 total; 11 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
South Vinemont town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$900	0 total; 0 since its plan	
West Point town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction 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

Sources: 1, 2, 3, 5, 6, 7

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>	Cost of expected deaths and injuries	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-17	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
						<i>FEMA's dollar value per year, not property damage</i>		<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Cold Wave	\$16,404,541,509	\$606,070,053	87,660	\$10,186	\$595,843	\$6,524,712	under 0.0001%		\$0		
Drought	n/a	\$21,505,710	n/a	n/a	\$204,687	n/a	0.952% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$29,216,130,318	n/a	87,866	\$1,694,879	n/a	\$699,436	0.0058%				

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-17 <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
Hail	\$16,404,541,509	\$606,070,053	87,660	\$58,260	\$63,874	\$4,199	0.000355%	\$25,000			
Heat Wave	\$16,404,541,509	\$606,070,053	87,660	\$85	\$19,025	\$1,237,637	under 0.0001%		\$0		
Hurricane	\$16,399,859,645	\$605,840,225	87,609	\$252,374	\$309,683	\$14,139	0.00154%			no Public Assistance recorded (1 declaration)	
Ice Storm	\$16,404,541,509	n/a	87,660	\$92,969	n/a	\$20,613	0.000567%				
Inland Flooding	\$16,380,503,706	\$12,064,413	903	\$14,805,137	\$16,004	\$53,207	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.
Landslide	\$590,853,029	n/a	3,456	\$1,975	n/a	\$9,525	0.000334%				
Lightning	\$16,404,541,509	n/a	87,660	\$36,404	n/a	\$675,456	0.000222%	\$50,000			
Strong Wind	\$16,404,541,509	\$606,070,053	87,660	\$416,459	\$25,968	\$1,481,832	0.00254%	\$548,700	\$1,016,000		Storm Events damage since the plan includes 3 zone-level Strong Wind records (\$1,016,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$16,404,541,509	\$606,070,053	87,660	\$3,715,040	\$52,172	\$1,582,880	0.0226%	\$0		no Public Assistance recorded (1 declaration)	

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-17 <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
Wildfire	\$1,215,869,078	\$88,942,910	11,460	\$71,870	\$877	\$17,584	0.00591%				
Winter Weather	\$16,404,541,509	\$606,070,053	87,660	\$4,022	\$576	\$52,478	under 0.0001%		\$0		

Totals since 2021-03-17 (Storm Events through 2026-06-30): 232 county-coded records, 229 with a damage value recorded (including \$0), \$623,700; 84 zone-level records, 83 with a damage value recorded (including \$0), \$1,016,000 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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 does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	87,660
Building value (total, not at risk)	\$16,404,541,509
Agriculture value (total, not at risk)	\$606,070,053
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$22,448,369
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)	\$12,373,699
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	1	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 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>
County total	0	0	1	0	1	0	1
of which: Cullman County (unincorporated area)	0	0	1	0	1	0	1
Statewide, no county in FEMA's file	0	0	3	0	3	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	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>
Cullman County (unincorporated area)	010247	0	0	1	0	1	0	1
Baileyton town	010435	0	0	0	0	0	0	0
Colony town	010439	0	0	0	0	0	0	0
Cullman city	010209	0	0	0	0	0	0	0
Dodge City town	010438	0	0	0	0	0	0	0
Fairview town	010434	0	0	0	0	0	0	0
Garden City town	010436	0	0	0	0	0	0	0
Good Hope city	010437	0	0	0	0	0	0	0
Hanceville city	010059	0	0	0	0	0	0	0
Holly Pond town	010440	0	0	0	0	0	0	0
South Vinemont town	010365	0	0	0	0	0	0	0
West Point town	010441	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction 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 jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

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	0	0	1	0	1	0	1
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

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

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. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 1 property is NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <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 2026-09-30, 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 2026-09-30, <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 2026-09-30, <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 2026-09-30, 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_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_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_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_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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 (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

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).

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Cullman County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01043). Automated baseline. <https://hazardplain.org/al/01043/> 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: contact@hazardplain.org

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.