

Jefferson County, AL

Risk-assessment baseline packet

County FIPS: 01073 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-12. Plan: Division G (FEMA plan 111630), approved 2026-05-13.

Since the plan was approved on 2026-05-13: no new hazard declaration and 14 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$143,121,608 a year), Tornado (\$56,071,205) and Cold Wave (\$23,234,013).

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; 01073 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:	Approved, expires 2031-05-12	Plan:	Division G (FEMA plan 111630)
Approved:	2026-05-13	Days to expiry:	1,685
What changed since your last plan (approved 2026-05-13)			
New federal declarations:	none	Storm Events records since approval:	14 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 11, SRL 37 (44 CFR 77.2); any definition: 281	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: 37 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 negative = days since expiry	Notes
Jefferson County (unincorporated area)	Unincorporated	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-22
Adamsville city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-21
Argo town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-07-02
Bessemer city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
Birmingham city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-16
Brighton city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Brookside town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Center Point city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-01
Clay city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-22
County Line town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-22
Fairfield city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Fultondale city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27
Gardendale city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27
Graysville city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
Homewood city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Hoover city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	
Hueytown city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27
Irondale city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Kimberly city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-07-02

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Lake View town	Town	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797	Also approved under plan 111630 (Division G, expires 2031-05-12). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2026-09-24
Leeds city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-29
Lipscomb city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27
Maytown town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-07-02
Midfield city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
Morris town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-22
Mountain Brook city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-21
Mulga town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
North Johns town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Pinson city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27
Pleasant Grove city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
Sylvan Springs town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-15
Tarrant city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-07-02
Trafford town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-25
Trussville city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-08
Vestavia Hills city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-05-27

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Warrior city	City	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-22
West Jefferson town	Town	Approved, expires 2031-05-12	Division G (FEMA plan 111630)	2026-05-13	2031-05-12	1,685	this jurisdiction approved 2026-06-25

Plan 111630 lists 32 other participants not on this page, 9 of them not covered by it yet (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 High	Relatively High	\$141,269,346	\$666	\$1,851,595	\$143,121,608	163	
2	Tornado	Very High	Very High	\$31,399,270	\$572	\$24,671,367	\$56,071,205	58	
3	Cold Wave	Relatively High	Very High	\$117,956	\$3,648	\$23,112,408	\$23,234,013	25	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Earthquake	Relatively Moderate	Relatively Moderate	\$11,565,042	n/a	\$5,311,896	\$16,876,937		Storm Events does not record earthquakes.
5	Heat Wave	Relatively High	Relatively High	\$785	\$5,440	\$11,075,171	\$11,081,396	50	
6	Lightning	Very High	Very High	\$268,500	n/a	\$5,112,620	\$5,381,120	22	
7	Strong Wind	Relatively High	Relatively High	\$676,458	\$805	\$3,388,756	\$4,066,020	549	Includes 9 High Wind and 19 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).

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
8	Hurricane	Relatively Low	Relatively Low	\$1,052,101	\$5,311	\$56,207	\$1,113,620	7	Includes 3 Tropical Depression records (outside NRI's Hurricane definition).
9	Ice Storm	Relatively High	Relatively High	\$630,613	n/a	\$34,508	\$665,121	1	
10	Wildfire	Relatively Low	Relatively Low	\$287,678	\$8	\$42,642	\$330,329	0	Declared 1 time; no Storm Events record of this type.
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$47,597	\$18	\$134,099	\$181,714	24	
12	Hail	Very Low	Very Low	\$98,131	\$2,177	\$15,988	\$116,296	333	
13	Landslide	Relatively Moderate	Relatively Low	\$75,775	n/a	\$37,085	\$112,860	1	
14	Drought	Very Low	Very Low	n/a	\$14,659	n/a	\$14,659	39	

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 records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami 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 24.02 (Relatively Moderate, 85.4); tract 8 (Relatively Moderate, 85.4); tract 129.05 (Relatively Moderate, 83.9)
Hurricane	tract 119.01 (Relatively Low, 58.2); tract 129.05 (Relatively Low, 57.7); tract 45.02 (Relatively Low, 56.6)
Landslide	tract 141.07 (Relatively Moderate, 97.6); tract 123.02 (Relatively Moderate, 97.3); tract 122 (Relatively Moderate, 97.3)
Tornado	tract 129.05 (Very High, 99.1); tract 119.01 (Very High, 98.8); tract 106.04 (Very High, 97.6)
Wildfire	tract 59.03 (Relatively Low, 87.0); tract 144.10 (Relatively Low, 84.7); tract 111.17 (Relatively Low, 84.6)

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 24.02 is Census Tract 24.02). 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	23 records, 1996 to 2014 (23 zone-level)	1 day to 31 days (median 1 day); 13 with a recorded value	2000-12-01 to 2000-12-31 (2 records, 1 of them a monthly summary record), 1 direct death, zone-level	Cold/Wind Chill, 1996-03-07, property not reported; \$1,000,000 crops (zone total, 1996 dollars)	Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2007 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	39 records, 1999 to 2024 (39 zone-level)	20 days to 519 days (median 31 days); 9 with a recorded value	519 days (about 17.0 months), 2007-03-27 to 2008-08-26, a run of 18 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	490 records, 1955 to 2026	0.75 in to 3 in (median 1 in); 490 with a recorded value	3 in hail, 2012-03-31; same size also recorded on 1959-03-21, 1960-03-29, 1994-03-27	Hail, 2003-05-02, \$1,000,000 property; \$0 crops (2003 dollars)	Event records naming jurisdictions in the plan: Birmingham city (31 records), Trussville city (20 records), Bessemer city (15 records), Hoover city (15 records), Hueytown city (14 records), Graysville city (12 records), Homewood city (11 records), Pinson city (11 records), Warrior city (10 records), Pleasant Grove city (9 records); and 19 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	50 records, 1996 to 2025 (50 zone-level)	1 day to 31 days (median 3 days); 14 with a recorded value	May 2000 (1 monthly summary record), zone- level	Heat, 2010-08-01, \$0 property; \$100,000 crops (zone total, 2010 dollars)	Countywide (zone-level records).	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	7 records, 2005 to 2020 (7 zone-level)		Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, \$6,000,000 property; crops not reported (2005 dollars); NWS zone ALZ024		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.
Ice Storm	Sperry-Piltz ice scale (local data)	1 record, 1998 (1 zone-level)		Ice Storm, 1998-12-23, \$50,000 property; \$0 crops (1998 dollars); NWS zone ALZ024		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	163 records, 1996 to 2026 (7 zone-level)		Flash Flood, 2003-05-07, \$1,000,000,000 property; \$0 crops (2003 dollars)		Event records naming jurisdictions in the plan: Birmingham city (13 records), Vestavia Hills city (8 records), Adamsville city (3 records), Homewood city (3 records), Hoover city (3 records), Fairfield city (2 records), Fultondale city (2 records), Graysville city (2 records), Hueytown city (2 records), Leeds city (2 records); and 8 more jurisdictions (see the Excel file). Zone-level records (7) 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)	1 record, 2011 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	22 records, 1996 to 2017		Lightning, 2010-04-08, \$200,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Birmingham city (5 records), Hoover city (2 records), Fairfield city (1 record), Graysville city (1 record), Homewood city (1 record), Hueytown city (1 record), Tarrant city (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	28 records, 1997 to 2025 (28 zone-level)	32 kt (37 mph) to 60 kt (69 mph) (median 43 kt (49 mph)); 28 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2004-09-16; NWS zone ALZ024		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	805 records, 1955 to 2026	35 kt (40 mph) to 90 kt (104 mph) (median 50 kt (58 mph)); 597 with a recorded value	90 kt (104 mph) estimated sustained, Thunderstorm Wind, 2011-04-11; same speed and measurement basis also recorded on 2000-03-10	Thunderstorm Wind, 1998-07-26, \$650,000 property; \$0 crops (1998 dollars)	Event records naming jurisdictions in the plan: Birmingham city (27 records), Homewood city (26 records), Vestavia Hills city (23 records), Trussville city (17 records), Fultondale city (14 records), Pleasant Grove city (13 records), Warrior city (13 records), Hueytown city (12 records), Leeds city (12 records), Hoover city (10 records); and 19 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	111 records, 1952 to 2026	F/EF0 to F/EF5 (median F/EF1); 110 with a recorded value	F5 tornado, 1998-04-08, 24.3 mi within this county, 1,320 yd wide, \$200,000,000 property; \$2,200,000 crops (1998 dollars), 32 direct deaths, 258 direct injuries	Tornado, 2011-04-27, \$700,000,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Argo town (3 records), Homewood city (3 records), Warrior city (3 records), Hueytown city (2 records), Leeds city (2 records), Trussville city (2 records), Vestavia Hills city (2 records), Adamsville city (1 record), Birmingham city (1 record), Brookside town (1 record); and 7 more jurisdictions (see the Excel file).	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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	24 records, 1996 to 2026 (24 zone-level)		Winter Storm, 1996-02-01, \$25,000 property; crops not reported (1996 dollars); NWS zone ALZ024	Winter Storm, 2000-01-28, \$25,000 property; \$0 crops (zone total, 2000 dollars)	Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that 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: 39 declarations covering 35 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	within last 5 years	
2021-12-21	2021-10-06	DR-4632-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	within last 5 years	
2021-04-26	2021-03-25	DR-4596-AL	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	PA not declared for this county		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$26,340,108.54		
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
2017-10-08	2017-10-06	EM-3394-AL	Emergency	Hurricane Nate	Hurricane	no Public Assistance recorded		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	\$4,061.30		
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$6,092,040.30		
2012-02-01	2012-01-22	DR-4052-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$33,507,809.81		
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	\$826,810.81		
2008-08-30	2008-08-29	EM-3292-AL	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		
2007-03-03	2007-03-01	DR-1687-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
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	\$2,451,187.08		
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	Hurricane Dennis	Hurricane	\$1,082,614.94		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$6,433,680.10		
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$3,247,354.45		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2002-11-14	2002-11-05	DR-1442-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2001-12-07	2001-11-24	DR-1399-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2001-03-05	2001-02-16	DR-1362-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$3,048,898.43		
2000-12-18	2000-12-16	DR-1352-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2000-09-17	2000-09-15	FM-2339-AL	Fire management	Al - County Line Fire - 09/17/2000	Wildfire	no Public Assistance recorded		
2000-03-17	2000-03-10	DR-1322-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1998-04-09	1998-04-08	DR-1214-AL	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	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		
1983-12-13	1983-12-02	DR-695-AL	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	PA not declared for this county		
1979-04-18	1979-04-18	DR-578-AL	Major disaster	Storms, Wind, Flooding	Inland Flooding	PA not declared for this county		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	no Public Assistance recorded		
1977-04-09	1977-04-09	DR-532-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1975-03-14	1975-03-14	DR-458-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1975-01-18	1975-01-18	EM-3007-AL	Emergency	Tornadoes	Tornado	no Public Assistance recorded		
1974-04-04	1974-04-04	DR-422-AL	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		
1973-05-29	1973-05-29	DR-388-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1970-04-09	1970-04-09	DR-285-AL	Major disaster	Heavy Rains, Tornadoes & Flooding	Inland Flooding; Tornado	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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$15,349.16

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4251-AL	2016-01-21	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	ARGO	\$15,349.16

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.

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	25	0	0	0	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	39	0	0	4	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	490	0	7	22	0	0	1955 to 2026-06-30	
Heat Wave	50	0	2	3	0	0	1996 to 2026-06-30	
Hurricane	7	0	0	0	9	0	1996 to 2026-06-30	Includes 3 Tropical Depression records.
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	163	3	7	28	15	0	1996 to 2026-06-30	
Landslide	1	0	0	0	0	0	1996 to 2026-06-30	
Lightning	22	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	833	11	54	130	5	0	1955 to 2026-06-30	Includes 9 High Wind and 19 Strong Wind records.
Tornado	111	0	4	8	17	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Winter Weather	24	0	1	4	1	0	1996 to 2026-06-30	

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
2011-04-11	Thunderstorm Wind	90 kt (104 mph) estimated sustained	\$30,000 property; \$0 crops (2011 dollars)	0, 0	MAGELLA to HOMEWOOD	B1-c worst recorded: Thunderstorm Wind
2010-04-08	Lightning		\$200,000 property; \$0 crops (2010 dollars)	0, 0	ROCKY RIDGE	B1-c worst recorded: Lightning
2005-08-29	Tropical Storm		\$6,000,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2004-09-16	High Wind	60 kt (69 mph) estimated gust	\$10,000,000 property; crops not reported (zone total, 2004 dollars)	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: High Wind and Strong Wind
2003-05-07	Flash Flood		\$1,000,000,000 property; \$0 crops (2003 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-12-01	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2000 dollars)	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/ Wind Chill
2000-05-01	Heat		damage not reported	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: Excessive Heat, Heat
1998-12-23	Ice Storm		\$50,000 property; \$0 crops (zone total, 1998 dollars)	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: Ice Storm
1998-04-08	Tornado	F5, 24.3 mi within this county, 1,320 yd wide	\$200,000,000 property; \$2,200,000 crops (1998 dollars)	32, 258	OAK GROVE to PRATT CITY	deaths or injuries recorded
1996-02-01	Winter Storm		\$25,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone ALZ024 (JEFFERSON), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1977-04-04	Tornado	F5, 14.7 mi path length (whole path, pre-1996), 550 yd wide	\$25,000,000 property; crops not recorded (1977 dollars)	22, 130	location not recorded	deaths or injuries recorded
1956-04-15	Tornado	F4, 21.3 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1956 dollars)	25, 200	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,766 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	0.737	event-days per year	about 0.737 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	14	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	27	event-days per year	about 27 days per year	Likely	Storm Events event-days in 12 of 30 years, 1996 to 2025 (40%)	917	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00232	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.232%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.01	events per year	about 4.01 per year	Highly likely	FEMA annualized frequency (modeled)	152.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.89	event-days per year	about 7.89 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	129	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0476	events per year	about 1 in 21 years	Possible	FEMA annualized frequency (modeled)	16	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	0.481	event-days per year	about 0.481 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	33	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	4.18	event-days per year	about 4.18 days per year	Highly likely	Storm Events event-days in 28 of 30 years, 1996 to 2025 (93.3%)	117	1996 to 2023 (28 years)	see B1-f	
Landslide	2.54	events per year (modeled)	about 2.54 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	69	days per year with a strike	about 69 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.61	events per year	about 2.61 per year	Highly likely	FEMA annualized frequency (modeled)	100	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	1.17	events per year	about 1.17 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000562	annual probability at a location	chance a given location in the county burns in a year: 0.0562%		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	2.95	event-days per year	about 2.95 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	56	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	154	30	5.13
Hail	2.00 in+	1996 to 2025	13	30	0.433
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	455	30	15.2
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	15	30	0.5
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	27	30	0.9
Tornado	EF0-1	1996 to 2025	42	30	1.4
Tornado	EF2-3	1996 to 2025	12	30	0.4
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	189 of 189	37.3	72.6	89.1	Relatively High 47, Relatively Moderate 138, Relatively Low 4
Drought	5 of 189	78.8	84.4	84.7	Relatively Low 4, Very Low 1, No Rating 184
Earthquake	189 of 189	34.0	68.6	85.4	Relatively Moderate 38, Relatively Low 143, Very Low 8
Hail	189 of 189	3.7	15.3	31.3	Very Low 189
Heat Wave	189 of 189	19.1	64.7	85.7	Relatively High 1, Relatively Moderate 137, Relatively Low 51
Hurricane	189 of 189	36.1	47.7	58.2	Relatively Low 24, Very Low 165
Ice Storm	189 of 189	9.1	38.6	76.6	Relatively Moderate 3, Relatively Low 129, Very Low 57
Inland Flooding	189 of 189	1.4	59.3	96.1	Very High 2, Relatively High 38, Relatively Moderate 80, Relatively Low 59, Very Low 10
Landslide	189 of 189	15.2	77.4	97.6	Relatively Moderate 10, Relatively Low 72, Very Low 107
Lightning	189 of 189	38.1	78.5	95.6	Relatively High 97, Relatively Moderate 89, Relatively Low 3
Strong Wind	189 of 189	27.5	56.9	78.8	Relatively Moderate 111, Relatively Low 78

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	189 of 189	59.3	84.1	99.1	Very High 24, Relatively High 128, Relatively Moderate 37
Wildfire	184 of 189	18.5	56.3	87.0	Relatively Low 72, Very Low 112, No Rating 5
Winter Weather	189 of 189	21.4	31.7	48.7	Relatively Moderate 1, Relatively Low 188

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.

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
Jefferson County (unincorporated area)	Unincorporated	Approved, expires 2031-05-12	FMA RL 2, SRL 6; any 35	\$22,088,580.08	0 total; 0 since its plan	
Adamsville city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$469,359.63	12 total; 1 since its plan	
Argo town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$24,790.91	9 total; 0 since its plan	
Bessemer city	City	Approved, expires 2031-05-12	FMA RL 2, SRL 3; any 21	\$2,888,697.57	25 total; 0 since its plan	
Birmingham city	City	Approved, expires 2031-05-12	FMA RL 4, SRL 11; any 106	\$16,619,334.77	77 total; 0 since its plan	Whole community, including the part in Walker County, plus 1 property with no county in FEMA's file; in-county portion (county table): FMA RL 4, FMA SRL 11, NFIP RL 101, NFIP SRL 10, any category 104.
Brighton city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 2	\$102,247.23	0 total; 0 since its plan	
Brookside town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 2; any 3	\$200,751.80	5 total; 0 since its plan	
Center Point city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 1	\$1,796.06	0 total; 0 since its plan	
Clay city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$7,092.74	11 total; 0 since its plan	
County Line town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Fairfield city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 3	\$257,419.75	11 total; 0 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>	
Fultondale city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$1,979,609.35	21 total; 2 since its plan	Includes \$10,601.58 for declarations not counted as hazard incidents (DR-4503-AL).
Gardendale city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 2	\$261,122.29	14 total; 0 since its plan	
Graysville city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$1,264,459.82	22 total; 0 since its plan	
Homewood city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 13	\$294,621.96	44 total; 0 since its plan	
Hoover city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 5; any 19	\$547,537.87	31 total; 0 since its plan	Whole community, including the part in Shelby County; in-county portion (county table): FMA RL 0, FMA SRL 5, NFIP RL 18, NFIP SRL 5, any category 18.
Hueytown city	City	Approved, expires 2031-05-12	FMA RL 1, SRL 1; any 17	\$189,017.31	31 total; 0 since its plan	
Irondale city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 1; any 1	\$179,825.71	6 total; 0 since its plan	
Kimberly city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$430,420.98	8 total; 0 since its plan	
Lake View town	Town	Approved, expires 2031-09-01	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; not yet covered	Also approved under plan 111630 (Division G, expires 2031-05-12). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Leeds city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 1; any 8	\$645,565.19	21 total; 0 since its plan	Whole community, including the part in St. Clair County and Shelby County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 5, NFIP SRL 0, any category 5.
Lipscomb city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$1,479.75	5 total; 0 since its plan	
Maytown town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 0 since its plan	
Midfield city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 7	\$112,193.91	9 total; 0 since its plan	
Morris town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$5,936.51	14 total; 0 since its plan	
Mountain Brook city	City	Approved, expires 2031-05-12	FMA RL 1, SRL 3; any 19	\$804,304.38	13 total; 0 since its plan	Includes \$39,022.51 for declarations not counted as hazard incidents (DR-4503-AL).
Mulga town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$3,982.48	4 total; 0 since its plan	
North Johns town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
Pinson city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 1; any 4	\$3,582.49	15 total; 0 since its plan	

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
Pleasant Grove city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$646,522.16	22 total; 0 since its plan	
Sylvan Springs town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Tarrant city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 2; any 5	\$246,776.26	7 total; 0 since its plan	
Trafford town	Town	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 1 since its plan	
Trussville city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 1	\$776,175.59	39 total; 1 since its plan	
Vestavia Hills city	City	Approved, expires 2031-05-12	FMA RL 1, SRL 2; any 16	\$685,704.94	42 total; 1 since its plan	
Warrior city	City	Approved, expires 2031-05-12	FMA RL 0, SRL 0; any 0	\$168,386.43	28 total; 1 since its plan	
West Jefferson town	Town	Approved, expires 2031-05-12	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 <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 2026-05-13 <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
Cold Wave	\$143,665,275,284	\$6,359,075	673,766	\$117,956	\$3,648	\$23,112,408	under 0.0001%				
Drought	n/a	\$1,712,767	n/a	n/a	\$14,659	n/a	0.856% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$254,699,699,813	n/a	674,721	\$11,565,042	n/a	\$5,311,896	0.00454%				
Hail	\$143,665,275,284	\$6,359,075	673,766	\$98,131	\$2,177	\$15,988	under 0.0001%				
Heat Wave	\$143,665,275,284	\$6,359,075	673,766	\$785	\$5,440	\$11,075,171	under 0.0001%				
Hurricane	\$143,623,810,675	\$6,353,678	673,501	\$1,052,101	\$5,311	\$56,207	0.000733%				
Ice Storm	\$143,652,001,299	n/a	673,624	\$630,613	n/a	\$34,508	0.000439%				
Inland Flooding	\$143,597,426,304	\$383,620	14,235	\$141,269,346	\$666	\$1,851,595	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	\$9,849,879,441	n/a	52,388	\$75,775	n/a	\$37,085	0.000769%				
Lightning	\$143,665,275,284	n/a	673,766	\$268,500	n/a	\$5,112,620	0.000187%				
Strong Wind	\$143,665,275,284	\$6,359,075	673,766	\$676,458	\$805	\$3,388,756	0.000471%	\$0			
Tornado	\$143,665,275,284	\$6,359,075	673,766	\$31,399,270	\$572	\$24,671,367	0.0219%				

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 2026-05-13 <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	\$13,236,904,519	\$843,233	78,578	\$287,678	\$8	\$42,642	0.00217%				
Winter Weather	\$143,665,275,284	\$6,359,075	673,766	\$47,597	\$18	\$134,099	under 0.0001%				

Totals since 2026-05-13 (Storm Events through 2026-06-30): 14 county-coded records, 14 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	673,766
Building value (total, not at risk)	\$143,665,275,284
Agriculture value (total, not at risk)	\$6,359,075
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$187,522,556
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)	\$74,844,344
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
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)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	37
Repetitive loss, NFIP insurance definition	273	Severe repetitive loss, NFIP insurance definition	33

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	11	37	273	33	281	5	64
of which: Bessemer city	2	3	20	3	21	0	2
of which: Birmingham city	4	11	101	10	104	2	22
of which: Brighton city	0	0	2	0	2	0	0
of which: Brookside town	0	2	3	1	3	0	0
of which: Fairfield city	0	0	3	0	3	0	2
of which: Hoover city	0	5	18	5	18	1	7
of which: Irondale city	0	1	1	1	1	0	1
of which: Leeds city	0	0	5	0	5	0	0
of which: Midfield city	0	0	7	0	7	0	1
of which: Mountain Brook city	1	3	19	3	19	0	7
of which: Roosevelt City town (community ID not in plan data)	0	0	4	0	4	0	0
of which: Tarrant city	0	2	5	2	5	0	0
of which: Vestavia Hills city	1	2	15	2	16	0	7
of which: Trussville city	0	0	1	0	1	0	0
of which: Jefferson County (unincorporated area)	2	6	32	4	35	2	6
of which: Gardendale city	0	0	2	0	2	0	0
of which: Hueytown city	1	1	17	1	17	0	4
of which: Center Point city	0	0	1	0	1	0	0
of which: Pinson city	0	1	4	1	4	0	1
of which: Homewood city	0	0	13	0	13	0	4
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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Jefferson County (unincorporated area)	010217	2	6	32	4	35	2	6	
Adamsville city	010267	0	0	0	0	0	0	0	
Argo town	010450	0	0	0	0	0	0	0	
Bessemer city	010115	2	3	20	3	21	0	2	
Birmingham city	010116	4	11	103	10	106	2	22	Whole community, including the part in Walker County, plus 1 property with no county in FEMA's file; in-county portion (county table): FMA RL 4, FMA SRL 11, NFIP RL 101, NFIP SRL 10, any category 104.
Brighton city	010117	0	0	2	0	2	0	0	
Brookside town	010118	0	2	3	1	3	0	0	
Center Point city	010445	0	0	1	0	1	0	0	
Clay city	010446	0	0	0	0	0	0	0	
County Line town	010422	0	0	0	0	0	0	0	
Fairfield city	010120	0	0	3	0	3	0	2	
Fultondale city	010121	0	0	0	0	0	0	0	
Gardendale city	010269	0	0	2	0	2	0	0	
Graysville city	010266	0	0	0	0	0	0	0	
Homewood city	015006	0	0	13	0	13	0	4	
Hoover city	010123	0	5	19	5	19	1	7	Whole community, including the part in Shelby County; in-county portion (county table): FMA RL 0, FMA SRL 5, NFIP RL 18, NFIP SRL 5, any category 18.
Hueytown city	010337	1	1	17	1	17	0	4	
Irondale city	010124	0	1	1	1	1	0	1	
Kimberly city	010265	0	0	0	0	0	0	0	
Lake View town	010483	0	0	0	0	0	0	0	
Leeds city	010125	0	1	8	1	8	0	2	Whole community, including the part in St. Clair County and Shelby County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 5, NFIP SRL 0, any category 5.
Lipscomb city	010126	0	0	0	0	0	0	0	
Maytown town	010421	0	0	0	0	0	0	0	
Midfield city	010127	0	0	7	0	7	0	1	
Morris town	010264	0	0	0	0	0	0	0	
Mountain Brook city	010128	1	3	19	3	19	0	7	
Mulga town	010129	0	0	0	0	0	0	0	
North Johns town	010396	0	0	0	0	0	0	0	

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>	Note
Pinson city	010447	0	1	4	1	4	0	1	
Pleasant Grove city	010268	0	0	0	0	0	0	0	
Sylvan Springs town	010420	0	0	0	0	0	0	0	
Tarrant city	010131	0	2	5	2	5	0	0	
Trafford town	010262	0	0	0	0	0	0	0	
Trussville city	010133	0	0	1	0	1	0	0	
Vestavia Hills city	010132	1	2	15	2	16	0	7	
Warrior city	010263	0	0	0	0	0	0	0	
West Jefferson town	010402	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	9	21	210	20	216	4	49
2 to 4 unit residential	1	2	8	1	9	0	1
other residential	0	2	9	1	10	1	4
non-residential	1	12	46	11	46	0	10
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 5 properties are FMA repetitive loss but not NFIP repetitive loss, and 267 properties are 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_scsd_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 (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 (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each 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.

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Cite this: Hazard Plain (2026). Jefferson County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01073). Automated baseline. <https://hazardplain.org/al/01073/> 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