

# St. Clair County, AL

Risk-assessment baseline packet

County FIPS: 01115    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: 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 4 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 (\$17,629,592 a year), Tornado (\$8,686,294) and Cold Wave (\$1,649,947).

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; 01115 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: | 4 records (data through 2026-06-30)   |
| Repetitive loss now:      | FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 7 | 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**

Source: 1

| <b>Jurisdiction</b>                       | <b>Type</b>    | <b>Status</b>                   | <b>Plan</b>                   | <b>Approved</b> | <b>Expires</b> | <b>Days to<br/>expiry</b><br><i>negative = days<br/>since expiry</i> | <b>Notes</b>                             |
|-------------------------------------------|----------------|---------------------------------|-------------------------------|-----------------|----------------|----------------------------------------------------------------------|------------------------------------------|
| St. Clair County<br>(unincorporated area) | Unincorporated | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Argo town                                 | Town           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-07-02 |
| Ashville city                             | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Margaret town                             | Town           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Moody city                                | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Odenville city                            | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Pell City city                            | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Ragland town                              | Town           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Riverside city                            | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Springville city                          | City           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |
| Steele town                               | Town           | Approved, expires<br>2031-05-12 | Division G (FEMA plan 111630) | 2026-05-13      | 2031-05-12     | 1,685                                                                | this jurisdiction approved<br>2026-06-29 |

Plan 111630 lists 58 other participants not on this page, 9 of them not covered by it yet (named in the Excel file).

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

## 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<br>by EAL | Hazard          | NRI risk<br>rating  | EAL rating          | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                           |
|----------------|-----------------|---------------------|---------------------|------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland Flooding | Relatively Moderate | Relatively Moderate | \$16,723,650                                         | \$10,540                                               | \$895,402                                                                                               | \$17,629,592                                                   | 34                                                             |                                                                                                                                      |
| 2              | Tornado         | Relatively High     | Relatively High     | \$3,696,152                                          | \$4,893                                                | \$4,985,249                                                                                             | \$8,686,294                                                    | 29                                                             |                                                                                                                                      |
| 3              | Cold Wave       | Relatively Low      | Relatively Moderate | \$9,224                                              | \$52,224                                               | \$1,588,498                                                                                             | \$1,649,947                                                    | 6                                                              | 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 Low      | Relatively Low      | \$910,083                                            | n/a                                                    | \$301,526                                                                                               | \$1,211,609                                                    |                                                                | Storm Events does not record earthquakes.                                                                                            |
| 5              | Strong Wind     | Relatively Moderate | Relatively Moderate | \$102,031                                            | \$5,858                                                | \$1,027,499                                                                                             | \$1,135,388                                                    | 231                                                            | Includes 2 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).             |
| 6              | Heat Wave       | Relatively Low      | Relatively Low      | \$59                                                 | \$17,299                                               | \$1,031,875                                                                                             | \$1,049,233                                                    | 6                                                              |                                                                                                                                      |
| 7              | Lightning       | Relatively Moderate | Relatively Moderate | \$32,458                                             | n/a                                                    | \$507,582                                                                                               | \$540,040                                                      | 4                                                              |                                                                                                                                      |
| 8              | Wildfire        | Relatively Low      | Relatively Low      | \$172,795                                            | \$173                                                  | \$36,587                                                                                                | \$209,554                                                      | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                             |
| 9              | Hurricane       | Very Low            | Relatively Low      | \$93,508                                             | \$50,913                                               | \$6,359                                                                                                 | \$150,780                                                      | 5                                                              | Includes 2 Tropical Depression records (outside NRI's Hurricane definition).                                                         |
| 10             | Hail            | Very Low            | Relatively Low      | \$111,425                                            | \$17,643                                               | \$2,319                                                                                                 | \$131,386                                                      | 97                                                             |                                                                                                                                      |
| 11             | Drought         | Relatively Low      | Relatively Low      | n/a                                                  | \$102,842                                              | n/a                                                                                                     | \$102,842                                                      | 37                                                             |                                                                                                                                      |
| 12             | Ice Storm       | Relatively Low      | Relatively Low      | \$52,547                                             | n/a                                                    | \$5,196                                                                                                 | \$57,743                                                       | 2                                                              |                                                                                                                                      |

| Rank<br>by EAL | Hazard            | NRI risk<br>rating | EAL rating        | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                               |
|----------------|-------------------|--------------------|-------------------|------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| 13             | Landslide         | Relatively<br>Low  | Relatively<br>Low | \$18,475                                             | n/a                                                       | \$13,504                                                                                                | \$31,979                                                       | 0                                                              | No recorded events in Storm Events since 1996 (data through 2026-06-30). |
| 14             | Winter<br>Weather | Very Low           | Relatively<br>Low | \$3,416                                              | \$214                                                     | \$13,041                                                                                                | \$16,671                                                       | 19                                                             |                                                                          |

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<br><i>NRI risk rating, score 0 to 100</i>                                                        |
|------------|------------------------------------------------------------------------------------------------------------------------------|
| Earthquake | tract 402.11 (Relatively Moderate, 78.1); tract 404.01 (Relatively Low, 76.8); tract 402.07 (Relatively Low, 75.3)           |
| Hurricane  | tract 404.02 (Relatively Low, 54.2); tract 404.01 (Relatively Low, 54.2); tract 402.13 (Relatively Low, 54.0)                |
| Landslide  | tract 401.05 (Relatively Moderate, 97.2); tract 405.03 (Relatively Moderate, 96.1); tract 403.02 (Relatively Moderate, 95.9) |
| Tornado    | tract 404.01 (Very High, 97.9); tract 405.03 (Very High, 96.9); tract 401.05 (Very High, 96.4)                               |
| Wildfire   | tract 404.01 (Relatively Low, 87.6); tract 402.10 (Relatively Low, 87.4); tract 402.11 (Relatively Low, 87.2)                |

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 402.11 is Census Tract 402.11). 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<br><i>count and years</i>        | Observed range                                                  | Worst recorded event                                                                                                                        | Most damaging<br>(when different)                             | How it applies to jurisdictions                                                                                                                                                                                                                                                                                             | Note                                                                                                                                                                 |
|---------------------------------------------------|---------------------------------------|------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold/Wind Chill, Extreme Cold/Wind Chill          | wind chill                            | 4 records, 1996 to 2014 (4 zone-level)   | 2 days to 4 days (median 2.5 days); 4 with a recorded value     | 4 consecutive days, 1996-03-07 to 1996-03-10, zone-level                                                                                    |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                            |                                                                                                                                                                      |
| 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) | 37 records, 2006 to 2024 (37 zone-level) | 15 days to 519 days (median 74.5 days); 6 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. |
| Earthquake                                        | Modified Mercalli (local data)        | 0                                        |                                                                 |                                                                                                                                             |                                                               |                                                                                                                                                                                                                                                                                                                             | Storm Events does not record earthquakes; the USGS earthquake catalog is the source.                                                                                 |
| Hail                                              | hail size (inches)                    | 113 records, 1967 to 2026                | 0.75 in to 3 in (median 1 in); 113 with a recorded value        | 3 in hail, 2017-04-05                                                                                                                       | Hail, 2003-05-02, \$40,000 property; \$0 crops (2003 dollars) | Event records naming jurisdictions in the plan: Odenville city (12 records), Moody city (11 records), Springville city (10 records), Ashville city (9 records), Pell City city (9 records), Margaret town (5 records), Steele town (5 records), Riverside city (4 records), Ragland town (3 records), Argo town (1 record). |                                                                                                                                                                      |
| Excessive Heat, Heat                              | heat index (in event narratives)      | 6 records, 1996 to 2025 (6 zone-level)   | 1 day to 16 days (median 4 days); 4 with a recorded value       | 16 consecutive days, 2007-08-08 to 2007-08-23, zone-level                                                                                   |                                                               | 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                        | 5 records, 2005 to 2020 (5 zone-level)   |                                                                 | Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, \$100,000 property; crops not reported (2005 dollars); NWS zone ALZ026 |                                                               | 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)   | 2 records, 1998 to 2005 (2 zone-level)   |                                                                 | Ice Storm, 1998-12-23, \$25,000 property; \$0 crops (1998 dollars); NWS zone ALZ026                                                         |                                                               | Countywide (zone-level records).                                                                                                                                                                                                                                                                                            |                                                                                                                                                                      |

| Hazard                                                           | Scale                                                                              | Records<br><i>count and years</i>       | Observed range                                                                       | Worst recorded event                                                                                                                                                        | Most damaging<br>(when different)                                                        | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                 | Note                                                                                                                                                                                                                 |
|------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flash Flood, Flood, Lakeshore Flood                              | damage and flood days (flood depth: FIRM)                                          | 34 records, 1998 to 2026 (2 zone-level) |                                                                                      | Flash Flood, 2003-05-07, \$1,000,000 property; \$0 crops (2003 dollars)                                                                                                     |                                                                                          | Event records naming jurisdictions in the plan: Springville city (5 records), Moody city (4 records), Odenville city (3 records), Margaret town (2 records), Ragland town (2 records). 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                                       |                                                                                      |                                                                                                                                                                             |                                                                                          |                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                      |
| Lightning                                                        | annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names) | 4 records, 2002 to 2025                 |                                                                                      | Lightning, 2002-07-11, \$20,000 property; \$0 crops (2002 dollars)                                                                                                          |                                                                                          | Event records naming jurisdictions in the plan: Springville city (1 record).                                                                                                                                                                                                                                                    | Storm Events lists lightning with damage or casualties.                                                                                                                                                              |
| High Wind and Strong Wind (outside NRI's Strong Wind definition) | wind speed (kt and mph)                                                            | 8 records, 2004 to 2025 (8 zone-level)  | 30 kt (35 mph) to 52 kt (60 mph) (median 37.5 kt (43 mph)); 8 with a recorded value  | 52 kt (60 mph) estimated gust, High Wind, 2011-09-05; same speed and measurement basis also recorded on 2004-09-16; NWS zone ALZ026                                         | High Wind, 2004-09-16, \$100,000 property; crops not reported (zone total, 2004 dollars) | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                      |
| Thunderstorm Wind                                                | wind speed (kt and mph)                                                            | 277 records, 1963 to 2026               | 39 kt (45 mph) to 91 kt (105 mph) (median 50 kt (58 mph)); 226 with a recorded value | 91 kt (105 mph) estimated gust, Thunderstorm Wind, 2008-02-26                                                                                                               |                                                                                          | Event records naming jurisdictions in the plan: Springville city (29 records), Pell City city (24 records), Moody city (23 records), Ashville city (20 records), Ragland town (18 records), Odenville city (16 records), Steele town (10 records), Margaret town (6 records), Riverside city (3 records), Argo town (1 record). |                                                                                                                                                                                                                      |
| Tornado                                                          | Enhanced Fujita (Fujita before Feb 2007)                                           | 44 records, 1964 to 2024                | F/EF0 to F/EF4 (median F/EF1); 44 with a recorded value                              | F4 tornado, 1994-03-27, 50 mi path length (whole path, pre-1996), 880 yd wide, \$500,000 property; \$50,000,000 crops (1994 dollars), 22 direct deaths, 150 direct injuries | Tornado, 2011-04-27, \$200,000,000 property; \$0 crops (2011 dollars)                    | Event records naming jurisdictions in the plan: Moody city (3 records), Springville city (3 records), Steele town (3 records), Margaret town (2 records), Odenville city (2 records), Pell City city (2 records), Ashville city (1 record), Riverside 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<br><i>count and years</i>              | Observed range | Worst recorded event                                                                                        | Most damaging<br>(when different)                                                             | How it applies to jurisdictions  | Note |
|---------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------|----------------|-------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------|------|
| Wildfire                                                                                    | acres burned<br>(local data)              | 0                                              |                |                                                                                                             |                                                                                               |                                  |      |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall: local<br>data) | 19 records,<br>1996 to 2026<br>(19 zone-level) |                | Winter Storm,<br>1996-02-01, \$15,000<br>property; crops not<br>reported (1996 dollars);<br>NWS zone ALZ026 | Winter Storm,<br>2000-01-28, \$15,000<br>property; \$0 crops<br>(zone total, 2000<br>dollars) | Countywide (zone-level records). |      |

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.

## Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 30 declarations covering 26 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<br>began | FEMA<br>number | Type              | Title                                                           | Mapped hazard                                    | County Public Assistance<br><i>federal share obligated, nominal<br/>dollars</i> | Flags                  | Notes                       |
|------------|-------------------|----------------|-------------------|-----------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------------------------|------------------------|-----------------------------|
| 2024-09-26 | 2024-09-22        | EM-3618-AL     | Emergency         | Hurricane Helene                                                | Hurricane (primary); also designated:<br>Tornado | no Public Assistance recorded                                                   | within last 5<br>years |                             |
| 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<br>disaster | COVID-19 Pandemic                                               | Non-natural, not counted                         | \$4,556.42                                                                      |                        |                             |
| 2020-03-13 | 2020-01-20        | EM-3472-AL     | Emergency         | COVID-19                                                        | Non-natural, not counted                         | no Public Assistance recorded                                                   |                        | same incident as<br>DR-4503 |
| 2018-04-26 | 2018-03-19        | DR-4362-AL     | Major<br>disaster | Severe Storms and Tornadoes                                     | Tornado                                          | \$329,330.09                                                                    |                        |                             |
| 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                                        | no Public Assistance recorded                                                   |                        |                             |
| 2016-01-21 | 2015-12-23        | DR-4251-AL     | Major<br>disaster | Severe Storms, Tornadoes, Straight-<br>Line Winds, and Flooding | Inland Flooding; Strong Wind; Tornado            | \$164,617.46                                                                    |                        |                             |
| 2011-04-28 | 2011-04-15        | DR-1971-AL     | Major<br>disaster | Severe Storms, Tornadoes, Straight-<br>Line Winds, and Flooding | Inland Flooding; Strong Wind; Tornado            | \$1,593,571.10                                                                  |                        |                             |
| 2011-04-27 | 2011-04-27        | EM-3319-AL     | Emergency         | Severe Storms, Tornadoes, and<br>Straight-Line Winds            | Strong Wind; Tornado                             | no Public Assistance recorded                                                   |                        | same incident as<br>DR-1971 |
| 2008-08-30 | 2008-08-29        | EM-3292-AL     | Emergency         | Hurricane Gustav                                                | Hurricane                                        | 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> |       |       |
| 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                   |       |       |
| 2004-09-15 | 2004-09-13     | DR-1549-AL  | Major disaster | Hurricane Ivan                         | Hurricane                                                            | PA not declared for this county                 |       |       |
| 2003-05-12 | 2003-05-05     | DR-1466-AL  | Major disaster | Severe Storms, Tornadoes, and Flooding | Inland Flooding; Tornado                                             | \$158,034.02                                    |       |       |
| 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                                                              | \$111,437.20                                    |       |       |
| 2000-12-18 | 2000-12-16     | DR-1352-AL  | Major disaster | Severe Storms and Tornadoes            | Tornado                                                              | no Public Assistance recorded                   |       |       |
| 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                   |       |       |
| 1994-03-30 | 1994-03-27     | DR-1019-AL  | Major disaster | Severe Storms, Tornado, and Flooding   | Inland Flooding; Tornado                                             | 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                   |       |       |
| 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                   |       |       |
| 1975-10-02 | 1975-10-02     | DR-488-AL   | Major disaster | Severe Storms, Tornadoes & Flooding    | Inland Flooding; Tornado                                             | 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                   |       |       |
| 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,<br>all years on file<br><i>(years in the Period column)</i> | Since plan<br>approval<br><i>records</i> | In the 12 months before<br>plan approval<br><i>records</i> | Last 5<br>years<br><i>records</i> | Declared incidents,<br>all years<br><i>separate disasters</i> | Declared since<br>approval<br><i>separate disasters</i> | Period                | Statement                                                                            |
|--------------------|-----------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------|---------------------------------------------------------|-----------------------|--------------------------------------------------------------------------------------|
| Cold Wave          | 6                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 | Includes 2 Frost/Freeze records.                                                     |
| Drought            | 37                                                                                | 0                                        | 0                                                          | 5                                 | 1                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |
| Earthquake         | 0                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       |                       | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |
| Hail               | 113                                                                               | 0                                        | 2                                                          | 6                                 | 0                                                             | 0                                                       | 1955 to<br>2026-06-30 |                                                                                      |
| Heat Wave          | 6                                                                                 | 0                                        | 1                                                          | 2                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |
| Hurricane          | 5                                                                                 | 0                                        | 0                                                          | 0                                 | 7                                                             | 0                                                       | 1996 to<br>2026-06-30 | Includes 2 Tropical Depression records.                                              |
| Ice Storm          | 2                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |
| Inland<br>Flooding | 34                                                                                | 0                                        | 1                                                          | 6                                 | 11                                                            | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |
| Landslide          | 0                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Lightning          | 4                                                                                 | 0                                        | 1                                                          | 2                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |
| Strong Wind        | 285                                                                               | 4                                        | 9                                                          | 53                                | 2                                                             | 0                                                       | 1955 to<br>2026-06-30 | Includes 2 High Wind and 6 Strong Wind records.                                      |
| Tornado            | 44                                                                                | 0                                        | 0                                                          | 3                                 | 14                                                            | 0                                                       | 1950 to<br>2026-06-30 |                                                                                      |
| Wildfire           | 0                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                       |
| Winter<br>Weather  | 19                                                                                | 0                                        | 1                                                          | 3                                 | 1                                                             | 0                                                       | 1996 to<br>2026-06-30 |                                                                                      |

## Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type        | Magnitude or extent                                       | Damage<br><i>nominal dollars</i>                                    | Deaths,<br>injuries<br><i>direct only</i> | Location                                | Why listed                                                          |
|------------|-------------------|-----------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------|-----------------------------------------|---------------------------------------------------------------------|
| 2017-04-05 | Hail              | 3 in                                                      | \$0 property; \$0 crops (2017 dollars)                              | 0, 0                                      | RIVERSIDE                               | B1-c worst recorded: Hail                                           |
| 2011-09-05 | High Wind         | 52 kt (60 mph) estimated gust                             | \$5,000 property; \$0 crops (zone total, 2011 dollars)              | 0, 0                                      | NWS zone ALZ026 (ST. CLAIR), zone-level | B1-c worst recorded: High Wind and Strong Wind                      |
| 2011-04-27 | Tornado           | EF4, 28.85 mi within this county, 1,760 yd wide           | \$200,000,000 property; \$0 crops (2011 dollars)                    | 13, 30                                    | SANIE to HENRY LAKE                     | deaths or injuries recorded                                         |
| 2008-02-26 | Thunderstorm Wind | 91 kt (105 mph) estimated gust                            | \$500,000 property; \$0 crops (2008 dollars)                        | 0, 0                                      | PRESCOTT to SEDDON                      | B1-c worst recorded: Thunderstorm Wind                              |
| 2007-08-08 | Heat              |                                                           | \$0 property; \$0 crops (zone total, 2007 dollars)                  | 0, 2                                      | NWS zone ALZ026 (ST. CLAIR), zone-level | B1-c worst recorded: Excessive Heat, Heat                           |
| 2007-03-27 | Drought           |                                                           | \$0 property; crops not reported (zone total, 2007 dollars)         | 0, 0                                      | NWS zone ALZ026 (ST. CLAIR), zone-level | B1-c worst recorded: Drought                                        |
| 2005-08-29 | Tropical Storm    |                                                           | \$100,000 property; crops not reported (zone total, 2005 dollars)   | 0, 0                                      | NWS zone ALZ026 (ST. CLAIR), zone-level | B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression |
| 2003-05-07 | Flash Flood       |                                                           | \$1,000,000 property; \$0 crops (2003 dollars)                      | 0, 0                                      | COUNTYWIDE                              | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood            |
| 2002-07-11 | Lightning         |                                                           | \$20,000 property; \$0 crops (2002 dollars)                         | 0, 0                                      | COUNTYWIDE                              | B1-c worst recorded: Lightning                                      |
| 1996-03-07 | Cold/Wind Chill   |                                                           | property not reported; \$1,000,000 crops (zone total, 1996 dollars) | 0, 0                                      | NWS zone ALZ026 (ST. CLAIR), zone-level | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill       |
| 1995-07-04 | Thunderstorm Wind | 40 kt (46 mph), measurement type not recorded             | \$23,000 property; crops not recorded (1995 dollars)                | 3, 4                                      | Ragland                                 | deaths or injuries recorded                                         |
| 1994-03-27 | Tornado           | F4, 50 mi path length (whole path, pre-1996), 880 yd wide | \$500,000 property; \$50,000,000 crops (1994 dollars)               | 22, 150                                   | Ragland to 5 NE Rock                    | deaths or injuries recorded                                         |

The full list is in the Excel file, sheet "B1-d Storm Events history" (555 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<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                   | In plain terms                                                                                        | Descriptor       | Descriptor basis                                                          | NRI events or days in its record<br>period (hail, wind and tornado<br>are area-weighted, so can be<br>fractional) | NRI period                                       | Location   | Note                                                                                                                             |
|--------------------|---------------------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------|
| Cold Wave          | 0.895                                                               | event-days<br>per year                 | about 0.895 days per<br>year                                                                          | Likely           | Storm Events event-<br>days in 3 of 30 years,<br>1996 to 2025 (10%)       | 17                                                                                                                | 2005-11-12 to<br>2024-11-12 (19<br>years)        | countywide |                                                                                                                                  |
| Drought            | 28.9                                                                | event-days<br>per year                 | about 28.9 days per<br>year                                                                           | Likely           | Storm Events event-<br>days in 8 of 30 years,<br>1996 to 2025<br>(26.7%)  | 854                                                                                                               | 2000 to 2025<br>(25.25 years; D3<br>and D4 only) | countywide |                                                                                                                                  |
| Earthquake         | 0.00278                                                             | annual<br>probability at<br>a location | chance a given location<br>in the county has at<br>least minor-damage<br>shaking in a year:<br>0.278% |                  |                                                                           | not shown                                                                                                         | modeled                                          | see B1-f   | No descriptor (Storm Events<br>does not record earthquakes).                                                                     |
| Hail               | 4.53                                                                | events per<br>year                     | about 4.53 per year                                                                                   | Highly<br>likely | FEMA annualized<br>frequency (modeled)                                    | 172.2 (modeled)                                                                                                   | 1986 to 2023 (38<br>years)                       | countywide |                                                                                                                                  |
| Heat Wave          | 5.74                                                                | event-days<br>per year                 | about 5.74 days per<br>year                                                                           | Likely           | Storm Events event-<br>days in 5 of 30 years,<br>1996 to 2025<br>(16.7%)  | 90                                                                                                                | 2005-11-12 to<br>2024-11-12 (19<br>years)        | countywide |                                                                                                                                  |
| Hurricane          | 0.0414                                                              | events per<br>year                     | about 1 in 24 years                                                                                   | Possible         | FEMA annualized<br>frequency (modeled)                                    | 14                                                                                                                | 1851 to 2024<br>(Atlantic)                       | see B1-f   | NRI counts hurricane and tropical<br>storm tracks passing within<br>storm-force wind range; federal<br>declarations are in B1-d. |
| Ice Storm          | 0.383                                                               | event-days<br>per year                 | about 0.383 days per<br>year                                                                          | Possible         | Storm Events event-<br>days in 2 of 30 years,<br>1996 to 2025<br>(6.67%)  | 26                                                                                                                | 1946-12-31 to<br>2014-02-12 (67<br>years)        | countywide |                                                                                                                                  |
| Inland<br>Flooding | 1.04                                                                | event-days<br>per year                 | about 1.04 days per<br>year                                                                           | Likely           | Storm Events event-<br>days in 19 of 30<br>years, 1996 to 2025<br>(63.3%) | 29                                                                                                                | 1996 to 2023 (28<br>years)                       | see B1-f   |                                                                                                                                  |
| Landslide          | 0.904                                                               | events per<br>year<br>(modeled)        | about 0.9 per year                                                                                    | Likely           | FEMA annualized<br>frequency (modeled)                                    | not shown                                                                                                         | modeled                                          | see B1-f   |                                                                                                                                  |
| Lightning          | 65.6                                                                | days per year<br>with a strike         | about 65.6 days per<br>year                                                                           | Highly<br>likely | FEMA annualized<br>frequency (modeled)                                    | not shown                                                                                                         | 1995 to 2023 (29<br>years; CONUS)                | countywide |                                                                                                                                  |
| Strong<br>Wind     | 3.29                                                                | events per<br>year                     | about 3.29 per year                                                                                   | Highly<br>likely | FEMA annualized<br>frequency (modeled)                                    | 125                                                                                                               | 1986 to 2023 (38<br>years)                       | countywide |                                                                                                                                  |

| Hazard         | FEMA annualized frequency (modeled)<br><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        | 0.641                                                      | events per year                  | about 0.64 per year                                           | Likely     | FEMA annualized frequency (modeled)                           | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                    |
| Wildfire       | 0.00169                                                    | annual probability at a location | chance a given location in the county burns in a year: 0.169% |            | 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 | 3                                                          | event-days per year              | about 3 days per year                                         | Likely     | Storm Events event-days in 12 of 30 years, 1996 to 2025 (40%) | 57                                                                                                       | 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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 47                                    | 30              | 1.57                                     |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 5                                     | 30              | 0.167                                    |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 202                                   | 30              | 6.73                                     |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 6                                     | 30              | 0.2                                      |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 10                                    | 30              | 0.333                                    |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 22                                    | 30              | 0.733                                    |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 6                                     | 30              | 0.2                                      |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| 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<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                                        |
|-----------------|-------------------------------|--------------------------|--------|------|-------------------------------------------------------------------------|
|                 |                               | Min                      | Median | Max  |                                                                         |
| Cold Wave       | 24 of 24                      | 43.5                     | 58.6   | 70.4 | Relatively Moderate 22, Relatively Low 2                                |
| Drought         | 7 of 24                       | 72.6                     | 86.6   | 94.6 | Relatively Moderate 2, Relatively Low 3, Very Low 2, No Rating 17       |
| Earthquake      | 24 of 24                      | 30.7                     | 58.6   | 78.1 | Relatively Moderate 1, Relatively Low 21, Very Low 2                    |
| Hail            | 24 of 24                      | 30.9                     | 43.0   | 61.1 | Relatively Low 20, Very Low 4                                           |
| Heat Wave       | 24 of 24                      | 35.6                     | 55.8   | 69.6 | Relatively Moderate 12, Relatively Low 12                               |
| Hurricane       | 24 of 24                      | 42.0                     | 47.7   | 54.2 | Relatively Low 6, Very Low 18                                           |
| Ice Storm       | 24 of 24                      | 10.3                     | 33.2   | 48.7 | Relatively Low 9, Very Low 15                                           |
| Inland Flooding | 24 of 24                      | 14.8                     | 59.8   | 86.0 | Relatively High 5, Relatively Moderate 12, Relatively Low 6, Very Low 1 |
| Landslide       | 24 of 24                      | 72.5                     | 89.4   | 97.2 | Relatively Moderate 4, Relatively Low 15, Very Low 5                    |
| Lightning       | 24 of 24                      | 54.3                     | 72.7   | 84.8 | Relatively High 6, Relatively Moderate 18                               |
| Strong Wind     | 24 of 24                      | 63.4                     | 76.7   | 90.6 | Relatively High 6, Relatively Moderate 18                               |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                       |
|----------------|-------------------------------|--------------------------|--------|------|--------------------------------------------------------|
|                |                               | Min                      | Median | Max  |                                                        |
| Tornado        | 24 of 24                      | 71.6                     | 89.2   | 97.9 | Very High 6, Relatively High 16, Relatively Moderate 2 |
| Wildfire       | 24 of 24                      | 55.8                     | 83.8   | 87.6 | Relatively Low 23, Very Low 1                          |
| Winter Weather | 24 of 24                      | 22.5                     | 28.0   | 34.2 | Relatively Low 24                                      |

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

| <b>Jurisdiction</b>                    | <b>Type</b>    | <b>Plan status</b>           | <b>Repetitive loss</b><br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <b>Public Assistance to this jurisdiction</b><br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | <b>Event records naming this place</b><br><i>all years; since its plan</i> | <b>Notes</b>                                                                       |
|----------------------------------------|----------------|------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| St. Clair County (unincorporated area) | Unincorporated | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 3                                                                      | \$1,213,936.88                                                                                                                           | 0 total; 0 since its plan                                                  | Includes \$4,556.42 for declarations not counted as hazard incidents (DR-4503-AL). |
| Argo town                              | Town           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$59,328.88                                                                                                                              | 2 total; 0 since its plan                                                  |                                                                                    |
| Ashville city                          | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | no Public Assistance recorded                                                                                                            | 30 total; 0 since its plan                                                 |                                                                                    |
| Margaret town                          | Town           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$4,645.02                                                                                                                               | 15 total; 0 since its plan                                                 |                                                                                    |
| Moody city                             | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$272,246                                                                                                                                | 41 total; 0 since its plan                                                 |                                                                                    |
| Odenville city                         | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$5,773.26                                                                                                                               | 33 total; 1 since its plan                                                 |                                                                                    |
| Pell City city                         | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 2                                                                      | \$150,347.69                                                                                                                             | 35 total; 0 since its plan                                                 |                                                                                    |
| Ragland town                           | Town           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$51,575.63                                                                                                                              | 23 total; 0 since its plan                                                 |                                                                                    |
| Riverside city                         | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$174,766.50                                                                                                                             | 8 total; 0 since its plan                                                  |                                                                                    |
| Springville city                       | City           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | \$81,256.37                                                                                                                              | 48 total; 0 since its plan                                                 |                                                                                    |
| Steele town                            | Town           | Approved, expires 2031-05-12 | FMA RL 0, SRL 0; any 0                                                                      | no Public Assistance recorded                                                                                                            | 18 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<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2026-05-13<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                      |
|-----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold Wave       | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$9,224                                          | \$52,224                                           | \$1,588,498                                                                                      | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Drought         | n/a                                         | \$9,482,735                                    | n/a                                 | n/a                                              | \$102,842                                          | n/a                                                                                              | 1.08% (agriculture)                                               |                                                                                                           |                                                                                   |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                           |
| Earthquake      | \$25,156,171,739                            | n/a                                            | 91,103                              | \$910,083                                        | n/a                                                | \$301,526                                                                                        | 0.00362%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Hail            | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$111,425                                        | \$17,643                                           | \$2,319                                                                                          | 0.000757%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Heat Wave       | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$59                                             | \$17,299                                           | \$1,031,875                                                                                      | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Hurricane       | \$14,718,773,050                            | \$74,870,781                                   | 90,890                              | \$93,508                                         | \$50,913                                           | \$6,359                                                                                          | 0.000635%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Ice Storm       | \$14,720,484,354                            | n/a                                            | 90,899                              | \$52,547                                         | n/a                                                | \$5,196                                                                                          | 0.000357%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Inland Flooding | \$14,691,334,975                            | \$12,491,353                                   | 2,848                               | \$16,723,650                                     | \$10,540                                           | \$895,402                                                                                        | n/a (see note)                                                    |                                                                                                           |                                                                                   |                                                                  | NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. |
| Landslide       | \$1,007,943,864                             | n/a                                            | 7,171                               | \$18,475                                         | n/a                                                | \$13,504                                                                                         | 0.00183%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Lightning       | \$14,720,484,354                            | n/a                                            | 90,899                              | \$32,458                                         | n/a                                                | \$507,582                                                                                        | 0.00022%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Strong Wind     | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$102,031                                        | \$5,858                                            | \$1,027,499                                                                                      | 0.000693%                                                         | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                           |
| Tornado         | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$3,696,152                                      | \$4,893                                            | \$4,985,249                                                                                      | 0.0251%                                                           |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Wildfire        | \$1,768,839,101                             | \$12,484,987                                   | 16,666                              | \$172,795                                        | \$173                                              | \$36,587                                                                                         | 0.00977%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Winter Weather  | \$14,720,484,354                            | \$74,992,810                                   | 90,899                              | \$3,416                                          | \$214                                              | \$13,041                                                                                         | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |

Totals since 2026-05-13 (Storm Events through 2026-06-30): 4 county-coded records, 4 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                                                                                                                                                                    | 90,899              |
| Building value (total, not at risk)                                                                                                                                           | \$14,720,484,354    |
| Agriculture value (total, not at risk)                                                                                                                                        | \$74,992,810        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Low      |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$22,188,421        |
| 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) | \$10,414,638        |
| Social vulnerability rating                                                                                                                                                   | Relatively Low      |
| Community resilience rating                                                                                                                                                   | Relatively Moderate |
| 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) | 1          |
| Repetitive loss, NFIP insurance definition    | 7          | Severe repetitive loss, NFIP insurance definition    | 1          |

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

| <b>Scope</b>                                                                 | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|------------------------------------------------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| County total                                                                 | 0                                   | 1                                    | 7                                    | 1                                     | 7                                        | 0                                     | 4                                             |
| of which: Leeds city (plan jurisdiction listed on the Jefferson County page) | 0                                   | 1                                    | 2                                    | 1                                     | 2                                        | 0                                     | 2                                             |
| of which: Pell City city                                                     | 0                                   | 0                                    | 2                                    | 0                                     | 2                                        | 0                                     | 1                                             |
| of which: St. Clair County (unincorporated area)                             | 0                                   | 0                                    | 3                                    | 0                                     | 3                                        | 0                                     | 1                                             |
| Statewide, no county in FEMA's file                                          | 0                                   | 0                                    | 3                                    | 0                                     | 3                                        | 0                                     | 0                                             |

2 of the county's repeat-flood properties belong to NFIP communities whose plan jurisdiction is not listed on this page (the community rows above name the page that lists it).

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

| <b>Jurisdiction</b>                    | <b>NFIP community ID</b> | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|----------------------------------------|--------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| St. Clair County (unincorporated area) | 010290                   | 0                                   | 0                                    | 3                                    | 0                                     | 3                                        | 0                                     | 1                                             |
| Argo town                              | 010450                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Ashville city                          | 010186                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Margaret town                          | 010393                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Moody city                             | 010187                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Odenville city                         | 010188                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Pell City city                         | 010189                   | 0                                   | 0                                    | 2                                    | 0                                     | 2                                        | 0                                     | 1                                             |
| Ragland town                           | 010190                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Riverside city                         | 010288                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Springville city                       | 010289                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Steele town                            | 010291                   | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 0                            | 1                             | 7                             | 1                              | 7                                 | 0                              | 4                                      |
| 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 7 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](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](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_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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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)

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## 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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## 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).

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Corrections: to report an error, name the packet, the table and what your records show. Contact: [contact@hazardplain.org](mailto:contact@hazardplain.org)