

Baldwin County, AL

Risk-assessment baseline packet

County FIPS: 01003 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: No approved plan on record.

Update: FEMA tracker shows a plan awaiting revisions.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$159,426,444 a year), Inland Flooding (\$48,318,718) and Tornado (\$9,009,104).

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; 01003 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan, page 2
4. B1-a: hazard identification, page 4
5. B1-b: hazard location, page 6
6. B1-c: hazard extent, page 6
7. B1-d: previous occurrences, page 9
8. B1-e: probability of future events, page 14
9. B1-f: hazards that vary across jurisdictions, page 16
10. B2-a and B2-b: vulnerability and potential impacts, page 19
11. B2-a: vulnerability (county context), page 20
12. B2-c: repetitive loss properties, page 21
13. Sources, what the plan adds, disclaimer and citation, page 23

Plan clock

Status:	No approved plan on record	Plan:	none
Approved:	none	Expires:	none
Update underway:	FEMA tracker shows a plan awaiting revisions		

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

What changed since your last plan

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

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

Plan status for every jurisdiction listed in this county: 20 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway
Summerdale town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions
Baldwin County School District	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$150,899,001	\$1,684,757	\$6,842,686	\$159,426,444	7	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$47,027,498	\$17,590	\$1,273,630	\$48,318,718	133	
3	Tornado	Relatively High	Relatively High	\$4,255,415	\$736	\$4,752,952	\$9,009,104	59	
4	Lightning	Very High	Very High	\$66,256	n/a	\$4,012,143	\$4,078,399	43	
5	Coastal Flooding	Relatively High	Relatively High	\$3,704,943	n/a	\$345,576	\$4,050,520	13	
6	Cold Wave	Relatively Moderate	Relatively Moderate	\$38,166	\$94,510	\$3,528,014	\$3,660,690	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$326	\$701	\$3,617,688	\$3,618,716	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Strong Wind	Relatively High	Relatively Moderate	\$179,827	\$8,100	\$1,379,716	\$1,567,643	247	
9	Wildfire	Relatively Moderate	Relatively Moderate	\$1,282,742	\$470	\$217,101	\$1,500,314	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
10	Earthquake	Relatively Low	Relatively Low	\$671,445	n/a	\$244,208	\$915,653		Storm Events does not record earthquakes.
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$663,704	n/a	\$663,704	0	Declared 1 time; no Storm Events record of this type.
12	Hail	Relatively Low	Relatively Low	\$255,149	\$1,408	\$157,515	\$414,072	143	
13	Winter Weather	Relatively Low	Relatively Moderate	\$12,112	\$120	\$74,014	\$86,246	4	
14	Ice Storm	Relatively Low	Relatively Low	\$50,480	n/a	\$26,655	\$77,135	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Relatively Low	Very Low	\$3,754	n/a	\$44	\$3,798	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire, landslide and tsunami 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 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.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 115.01 (Relatively Low, 64.6); tract 103 (Relatively Low, 59.8); tract 115.03 (Relatively Low, 58.1)
Hurricane	tract 114.19 (Very High, 99.9); tract 115.01 (Very High, 99.9); tract 116.01 (Very High, 99.9)
Landslide	tract 103 (Relatively Low, 94.3); tract 101 (Relatively Low, 90.3); tract 107.07 (Relatively Low, 89.4)
Tornado	tract 103 (Very High, 94.3); tract 107.08 (Relatively High, 89.8); tract 116.01 (Relatively High, 87.6)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 113 (Relatively Moderate, 95.9); tract 114.10 (Relatively Moderate, 95.2); tract 104 (Relatively Moderate, 94.9)

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 115.01 is Census Tract 115.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	13 records, 1999 to 2024 (12 zone-level)		Storm Surge/Tide, 2017-10-07, \$7,800,000 property; \$0 crops (2017 dollars); NWS zone ALZ266		No event record names a jurisdiction in the plan. Zone-level records (12) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	178 records, 1955 to 2026	0.75 in to 4 in (median 1 in); 178 with a recorded value	4 in hail, 2021-04-10	Hail, 2007-06-09, \$8,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Bay Minette city (19 records), Foley city (13 records), Loxley town (13 records), Daphne city (10 records), Robertsdale city (9 records), Elberta town (7 records), Fairhope city (6 records), Orange Beach city (5 records), Summerdale town (4 records), Gulf Shores city (3 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	7 records, 2017 to 2021 (7 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2020-09-15 to 2020-09-16, category 2, \$234,480,000 property; \$1,600,000 crops (2020 dollars); NWS zone ALZ266		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)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	133 records, 1996 to 2025		Flash Flood, 2014-04-29, \$27,000,000 property; \$0 crops (2014 dollars), 1 direct death, 1 direct injury		Event records naming jurisdictions in the plan: Foley city (14 records), Fairhope city (11 records), Orange Beach city (7 records), Magnolia Springs town (5 records), Elberta town (4 records), Robertsdale city (4 records), Spanish Fort city (4 records), Summerdale town (4 records), Daphne city (3 records), Loxley town (3 records); and 3 more jurisdictions (see the Excel file).	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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	43 records, 1996 to 2022		Lightning, 2005-07-23, damage not reported, 2 direct deaths	Lightning, 2007-07-11, \$250,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Daphne city (7 records), Bay Minette city (5 records), Loxley town (5 records), Foley city (3 records), Elberta town (2 records), Spanish Fort city (2 records), Fairhope city (1 record), Robertsdale city (1 record), Silverhill town (1 record), Summerdale town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	0					
Thunderstorm Wind	wind speed (kt and mph)	358 records, 1959 to 2026	40 kt (46 mph) to 104 kt (120 mph) (median 52 kt (60 mph)); 259 with a recorded value	104 kt (120 mph) estimated gust, Thunderstorm Wind, 2009-03-27	Thunderstorm Wind, 2017-01-02, \$950,000 property; \$0 crops (2017 dollars)	Event records naming jurisdictions in the plan: Bay Minette city (26 records), Fairhope city (23 records), Loxley town (16 records), Robertsdale city (15 records), Foley city (12 records), Summerdale town (12 records), Daphne city (10 records), Spanish Fort city (9 records), Silverhill town (6 records), Orange Beach city (5 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	116 records, 1950 to 2025	F/EF0 to F/EF3 (median F/EF0); 116 with a recorded value	F3 tornado, 1968-11-03, 11.9 mi path length (whole path, pre-1996), 400 yd wide, \$250,000 property; crops not recorded (1968 dollars), 4 direct injuries	Tornado, 1981-02-10, \$2,500,000 property; crops not recorded (1981 dollars)	Event records naming jurisdictions in the plan: Summerdale town (5 records), Fairhope city (4 records), Foley city (4 records), Elberta town (3 records), Loxley town (3 records), Robertsdale city (3 records), Daphne city (2 records), Orange Beach city (2 records), Silverhill town (2 records), Spanish Fort city (2 records); and 2 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	4 records, 2017 to 2025 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	

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

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

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: 38 declarations covering 29 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

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

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	Hurricane Helene	Hurricane (primary); also designated: Tornado	no Public Assistance recorded	within last 5 years	
2020-09-20	2020-09-14	DR-4563-AL	Major disaster	Hurricane Sally	Hurricane	\$201,529,405.60		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		same incident as DR-4563
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$7,855,684.43		
2020-03-13	2020-01-20	EM-3472-AL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4503
2018-10-12	2018-10-10	EM-3407-AL	Emergency	Hurricane Michael	Hurricane	no Public Assistance recorded		
2017-11-16	2017-10-06	DR-4349-AL	Major disaster	Hurricane Nate	Hurricane	\$9,371,293.20		
2017-10-08	2017-10-06	EM-3394-AL	Emergency	Hurricane Nate	Hurricane	no Public Assistance recorded		same incident as DR-4349
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	\$10,912.70		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$10,124,188.69		
2012-09-21	2012-08-26	DR-4082-AL	Major disaster	Hurricane Isaac	Hurricane	\$2,836,049.55		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
2011-04-27	2011-04-27	EM-3319-AL	Emergency	Severe Storms, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	no Public Assistance recorded		same incident as DR-1971
2009-12-22	2009-11-09	DR-1866-AL	Major disaster	Tropical Storm Ida	Hurricane	\$2,299,945.88		
2009-04-28	2009-03-25	DR-1835-AL	Major disaster	Severe Storms, Flooding, Tornadoes & Straight-Line	Inland Flooding; Tornado	\$519,824.41		
2008-09-26	2008-09-12	DR-1797-AL	Major disaster	Severe Storms and Flooding Associated with Hurricane Ike	Hurricane; Inland Flooding	\$3,430,937.91		
2008-09-10	2008-08-29	DR-1789-AL	Major disaster	Hurricane Gustav	Hurricane	\$4,085,827.01		
2008-08-30	2008-08-29	EM-3292-AL	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		same incident as DR-1789
2005-09-10	2005-08-29	EM-3237-AL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		same incident as DR-1605
2005-08-29	2005-08-29	DR-1605-AL	Major disaster	Hurricane Katrina	Hurricane	\$33,280,653.06		
2005-08-28	2005-08-28	EM-3214-AL	Emergency	Hurricane Katrina	Hurricane	no Public Assistance recorded		same incident as DR-1605
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	Hurricane Dennis	Hurricane	\$3,584,479.75		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$113,898,698.25		
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2002-10-09	2002-09-23	DR-1438-AL	Major disaster	Tropical Storm Isidore	Hurricane	\$1,567,939.41		
1998-09-30	1998-09-25	DR-1250-AL	Major disaster	Hurricane Georges - 18 Sep 98	Hurricane	no Public Assistance recorded		
1998-09-28	1998-09-28	EM-3133-AL	Emergency	Hurricane Georges	Hurricane	no Public Assistance recorded		same incident as DR-1250
1997-07-25	1997-07-17	DR-1185-AL	Major disaster	Severe Storms, Flooding, High Winds, Assoc with Hurr Danny	Hurricane; Inland Flooding; Strong Wind	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1990-03-21	1990-03-15	DR-861-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1985-09-07	1985-08-29	DR-742-AL	Major disaster	Hurricane Elena	Hurricane	no Public Assistance recorded		
1979-09-13	1979-09-13	DR-598-AL	Major disaster	Hurricane Frederic	Hurricane	no Public Assistance recorded		
1979-03-17	1979-03-17	EM-3074-AL	Emergency	Flooding	Inland Flooding	no Public Assistance recorded		
1978-08-09	1978-08-09	DR-563-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	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		
1969-11-07	1969-11-07	DR-280-AL	Major disaster	Hurricane Camille	Hurricane (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.

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

Sources: 2, 3

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

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	13			2	0		1996 to 2026-06-30	
Cold Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	178			20	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	7			0	19		1996 to 2026-06-30	
Ice Storm	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	133			27	11		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	43			6	0		1996 to 2026-06-30	
Strong Wind	358			65	3		1955 to 2026-06-30	
Tornado	116			18	7		1950 to 2026-06-30	
Tsunami	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	4			2	1		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2021-04-10	Hail	4 in	property not reported; \$0 crops (2021 dollars)	0, 0	ORANGE BEACH	B1-c worst recorded: Hail
2020-09-15	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 2	\$234,480,000 property; \$1,600,000 crops (zone total, 2020 dollars)	0, 0	NWS zone ALZ266 (BALDWIN COASTAL), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-10-07	Storm Surge/Tide		\$7,800,000 property; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone ALZ266 (BALDWIN COASTAL), zone-level	B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2017-08-26	Lightning		\$0 property; \$0 crops (2017 dollars)	1, 5	GULF SHRS	deaths or injuries recorded
2017-01-02	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$950,000 property; \$0 crops (2017 dollars)	0, 1	GULF SHRS	B1-c most damaging: Thunderstorm Wind
2014-04-29	Flash Flood		\$27,000,000 property; \$0 crops (2014 dollars)	1, 1	SPANISH FT to FT MORGAN	deaths or injuries recorded
2009-03-27	Thunderstorm Wind	104 kt (120 mph) estimated gust	\$125,000 property; \$0 crops (2009 dollars)	0, 0	ROBERTSDALE	B1-c worst recorded: Thunderstorm Wind
2007-07-11	Lightning		\$250,000 property; \$0 crops (2007 dollars)	0, 0	FAIRHOPE	B1-c most damaging: Lightning
2007-06-09	Hail	1.75 in	\$8,000 property; \$0 crops (2007 dollars)	0, 0	LOXLEY	B1-c most damaging: Hail
2005-07-23	Lightning		damage not reported	2, 0	GULF SHRS	deaths or injuries recorded
1981-02-10	Tornado	F2, 1.5 mi path length (whole path, pre-1996), 150 yd wide	\$2,500,000 property; crops not recorded (1981 dollars)	0, 62	location not recorded	B1-c most damaging: Tornado
1968-11-03	Tornado	F3, 11.9 mi path length (whole path, pre-1996), 400 yd wide	\$250,000 property; crops not recorded (1968 dollars)	0, 4	location not recorded	B1-c worst recorded: Tornado

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

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.68	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.807	event-days per year	about 0.807 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	12.3	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	15.6	event-days per year	about 15.6 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	609	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00126	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.126%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.46	events per year	about 1.46 per year	Highly likely	FEMA annualized frequency (modeled)	57.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.29	event-days per year	about 9.29 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	121	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.236	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	100	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.181	event-days per year	about 0.181 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	11	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	2.96	event-days per year	about 2.96 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	83	1996 to 2023 (28 years)	see B1-f	
Landslide	0.287	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	84.3	days per year with a strike	about 84.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.88	events per year	about 1.88 per year	Highly likely	FEMA annualized frequency (modeled)	60	1986 to 2023 (38 years)	countywide	
Tornado	1.34	events per year	about 1.34 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00314	annual probability at a location	chance a given location in the county burns in a year: 0.314%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0.686	event-days per year	about 0.686 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	10.6	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) 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 tsunامي 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.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

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

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	34 of 43	70.4	92.2	99.4	Very High 2, Relatively High 9, Relatively Moderate 10, Relatively Low 7, Very Low 6, No Rating 9
Cold Wave	43 of 43	33.4	63.3	79.5	Relatively High 2, Relatively Moderate 36, Relatively Low 5
Drought	32 of 43	66.8	87.8	96.7	Relatively Moderate 7, Relatively Low 22, Very Low 3, No Rating 11
Earthquake	43 of 43	16.1	40.3	64.6	Relatively Low 20, Very Low 23
Hail	43 of 43	43.0	55.8	71.1	Relatively Moderate 1, Relatively Low 42
Heat Wave	43 of 43	38.4	74.8	88.3	Relatively High 6, Relatively Moderate 33, Relatively Low 4
Hurricane	43 of 43	96.4	99.3	99.9	Very High 41, Relatively High 2
Ice Storm	43 of 43	1.6	3.3	58.7	Relatively Low 11, Very Low 32
Inland Flooding	43 of 43	26.6	80.2	97.7	Very High 4, Relatively High 19, Relatively Moderate 15, Relatively Low 5
Landslide	43 of 43	37.2	59.8	94.3	Relatively Low 5, Very Low 38
Lightning	43 of 43	84.1	98.0	99.6	Very High 30, Relatively High 13

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	43 of 43	39.0	71.4	87.7	Relatively High 6, Relatively Moderate 34, Relatively Low 3
Tornado	43 of 43	60.1	74.9	94.3	Very High 1, Relatively High 21, Relatively Moderate 21
Tsunami	0 of 43				Insufficient Data 43
Wildfire	43 of 43	74.5	88.7	95.9	Relatively Moderate 24, Relatively Low 19
Winter Weather	43 of 43	26.0	45.1	63.5	Relatively Moderate 14, Relatively Low 29

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Baldwin County (unincorporated area)	Unincorporated	No approved plan on record	FMA RL 238, SRL 236; any 1,337	\$115,150,487.21	0 total; no approved plan	
Name not given in FEMA data (ID 0108272)	Special District	No approved plan on record		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Name not given in FEMA data (ID 0142928)	Special District	No approved plan on record		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Name not given in FEMA data (ID 0172816)	Special District	No approved plan on record		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Name not given in FEMA data (ID 0173272)	Special District	No approved plan on record		no Public Assistance recorded	0 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Bay Minette city	City	No approved plan on record	FMA RL 0, SRL 0; any 1	\$3,312,468.80	53 total; no approved plan	
Daphne city	City	No approved plan on record	FMA RL 3, SRL 2; any 12	\$11,547,838.50	32 total; no approved plan	
Elberta town	Town	No approved plan on record	FMA RL 2, SRL 1; any 9	\$2,681,211.30	19 total; no approved plan	
Fairhope city	City	No approved plan on record	FMA RL 2, SRL 4; any 14	\$19,598,729.04	45 total; no approved plan	
Foley city	City	No approved plan on record	FMA RL 15, SRL 3; any 34	\$17,645,518.29	46 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Gulf Shores city	City	No approved plan on record	FMA RL 103, SRL 158; any 916	\$60,875,574.36	4 total; no approved plan	
Loxley town	Town	No approved plan on record	FMA RL 0, SRL 0; any 1	\$2,004,507.14	40 total; no approved plan	
Magnolia Springs town	Town	No approved plan on record	FMA RL 4, SRL 2; any 8	\$1,131,387.71	10 total; no approved plan	
Orange Beach city	City	No approved plan on record	FMA RL 40, SRL 34; any 164	\$37,233,727.92	19 total; no approved plan	Includes \$40,029.04 for declarations not counted as hazard incidents (DR-4503-AL).
Perdido Beach town	Town	No approved plan on record	FMA RL 0, SRL 0; any 1	\$1,138,597.25	3 total; no approved plan	
Robertsdale city	City	No approved plan on record	FMA RL 0, SRL 0; any 4	\$7,411,486.75	32 total; no approved plan	
Silverhill town	Town	No approved plan on record	FMA RL 1, SRL 0; any 2	\$1,146,914.04	14 total; no approved plan	
Spanish Fort city	City	No approved plan on record	FMA RL 2, SRL 1; any 5	\$2,287,743.46	20 total; no approved plan	
Summerdale town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$1,765,092.86	26 total; no approved plan	

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

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

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.

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$8,509,063,318	n/a	21,575	\$3,704,943	n/a	\$345,576	0.0435%				
Cold Wave	\$51,602,300,760	\$155,012,958	231,365	\$38,166	\$94,510	\$3,528,014	under 0.0001%				
Drought	n/a	\$117,727,632	n/a	n/a	\$663,704	n/a	0.564% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$88,075,559,159	n/a	231,767	\$671,445	n/a	\$244,208	0.000762%				
Hail	\$51,602,300,760	\$155,012,958	231,365	\$255,149	\$1,408	\$157,515	0.000494%				
Heat Wave	\$51,602,300,760	\$155,012,958	231,365	\$326	\$701	\$3,617,688	under 0.0001%				
Hurricane	\$51,601,828,725	\$154,998,947	231,363	\$150,899,001	\$1,684,757	\$6,842,686	0.292%				
Ice Storm	\$51,602,300,760	n/a	231,365	\$50,480	n/a	\$26,655	under 0.0001%				
Inland Flooding	\$51,511,106,459	\$551,359	14,432	\$47,027,498	\$17,590	\$1,273,630	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$272,324,884	n/a	1,292	\$3,754	n/a	\$44	0.00138%				
Lightning	\$51,602,300,760	n/a	231,365	\$66,256	n/a	\$4,012,143	0.000128%				
Strong Wind	\$51,602,300,760	\$155,012,958	231,365	\$179,827	\$8,100	\$1,379,716	0.000348%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tornado	\$51,602,300,760	\$155,012,958	231,365	\$4,255,415	\$736	\$4,752,952	0.00825%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$4,042,927,648	\$22,529,897	43,778	\$1,282,742	\$470	\$217,101	0.0317%				
Winter Weather	\$51,602,300,760	\$155,012,958	231,365	\$12,112	\$120	\$74,014	under 0.0001%				

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

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

FEMA's all-hazard expected annual loss 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)	410	Severe repetitive loss, FMA definition (44 CFR 77.2)	441
Repetitive loss, NFIP insurance definition	2,292	Severe repetitive loss, NFIP insurance definition	316

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	410	441	2,292	316	2,508	146	1,074
of which: Bay Minette city	0	0	1	0	1	0	0
of which: Daphne city	3	2	11	2	12	0	5
of which: Fairhope city	2	4	14	4	14	0	4
of which: Foley city	15	3	24	1	34	0	22
of which: Loxley town	0	0	1	0	1	0	0
of which: Silverhill town	1	0	2	0	2	0	0
of which: Elberta town	2	1	8	1	9	0	6
of which: Robertsedale city	0	0	4	0	4	0	0
of which: Spanish Fort city	2	1	4	0	5	0	1
of which: Perdido Beach town	0	0	1	0	1	0	1
of which: Magnolia Springs town	4	2	8	2	8	0	5
of which: Baldwin County (unincorporated area)	238	236	1,212	158	1,337	90	572
of which: Gulf Shores city	103	158	878	127	916	37	379
of which: Orange Beach city	40	34	124	21	164	19	79
Statewide, no county in FEMA's file	0	0	3	0	3	0	0

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

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

Sources: 1, 4

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

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

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

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

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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

Cite this: Hazard Plain (2026). Baldwin County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01003). Automated baseline. <https://hazardplain.org/al/01003/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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