

Covington County, AL

Risk-assessment baseline packet

County FIPS: 01039 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 2026-11-09. Plan: Division B (Southeast Alabama Regional) (FEMA plan 106827), approved 2021-11-10. Since the plan was approved on 2021-11-10: 1 new hazard declaration (1 incident) and 36 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): Hurricane (\$17,502,363 a year), Inland Flooding (\$8,573,839) and Tornado (\$3,290,760). 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; 01039 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 (approved 2021-11-10), page 2
- 4. B1-a: hazard identification, page 5
- 5. B1-b: hazard location, page 6
- 6. B1-c: hazard extent, page 7
- 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 18
- 11. B2-a: vulnerability (county context), page 20
- 12. B2-c: repetitive loss properties, page 20
- 13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2026-11-09	Plan:	Division B (Southeast Alabama Regional) (FEMA plan 106827)
Approved:	2021-11-10	Days to expiry:	40
Update underway:	none recorded in FEMA's plan tracker		

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

New federal declarations:	1 new hazard declaration (1 incident): EM-3618-AL (Hurricane Helene)	Storm Events records since approval:	36 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 2, SRL 1 (44 CFR 77.2); any definition: 6	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: 18 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Covington County (unincorporated area)	Unincorporated	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2023-04-13
Andalusia city	City	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2023-04-13
Babbie town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2023-04-13
Carolina town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14
Floralia town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14
Gantt town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2023-04-13
Heath town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14
Horn Hill town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Libertyville town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lockhart town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14
Onycha town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Opp city	City	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Red Level town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2023-04-13
River Falls town	Town	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2024-06-14
Sanford town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Andalusia City School District	School/School District	Approved, expires 2026-11-09	Division B (Southeast Alabama Regional) (FEMA plan 106827)	2021-11-10	2026-11-09	40		this jurisdiction approved 2022-06-25
Covington County School District	School/School District	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Opp City School District	School/School District	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	Division B (Southeast Alabama Regional) (FEMA plan 106827), pending adoption here	2021-11-10 by FEMA; not yet adopted here	2026-11-09 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Relatively High	Relatively High	\$15,435,783	\$1,074,318	\$992,262	\$17,502,363	5	
2	Inland Flooding	Relatively Low	Relatively Low	\$8,553,226	\$13,937	\$6,677	\$8,573,839	20	
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,075,711	\$2,193	\$2,212,856	\$3,290,760	29	
4	Lightning	Relatively High	Relatively High	\$19,214	n/a	\$1,467,857	\$1,487,071	10	
5	Cold Wave	Relatively Low	Relatively Low	\$1,085	\$134,602	\$725,712	\$861,400	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Heat Wave	Relatively Low	Relatively Low	\$37	\$3,165	\$606,536	\$609,739	2	
7	Strong Wind	Relatively Low	Relatively Low	\$105,152	\$11,718	\$177,872	\$294,742	171	
8	Earthquake	Very Low	Very Low	\$161,367	n/a	\$72,014	\$233,381		Storm Events does not record earthquakes.
9	Drought	Relatively Low	Relatively Low	n/a	\$142,767	n/a	\$142,767	2	
10	Hail	Very Low	Very Low	\$11,300	\$3,352	\$27,532	\$42,184	91	
11	Wildfire	Very Low	Very Low	\$24,373	\$178	\$6,961	\$31,512	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Ice Storm	Relatively Low	Relatively Low	\$23,716	n/a	\$2,317	\$26,034	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
13	Winter Weather	Relatively Low	Relatively Low	\$5,481	\$95	\$14,964	\$20,540	6	Includes 1 Sleet record (outside NRI's Winter Weather definition).
14	Landslide	Very Low	Very Low	\$931	n/a	\$41	\$972	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9620 (Relatively Low, 62.7); tract 9624 (Relatively Low, 52.7); tract 9618 (Relatively Low, 52.1)
Hurricane	tract 9630 (Very High, 99.1); tract 9620 (Very High, 99.0); tract 9624 (Very High, 98.2)
Landslide	tract 9616 (Relatively Low, 90.0); tract 9617 (Relatively Low, 88.7); tract 9630 (Very Low, 77.1)
Tornado	tract 9620 (Very High, 95.4); tract 9616 (Very High, 94.0); tract 9630 (Relatively High, 93.0)
Wildfire	tract 9630 (Relatively Low, 81.6); tract 9629 (Relatively Low, 80.6); tract 9616 (Relatively Low, 80.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9620 is Census Tract 9620). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 2016 (2 zone-level)	61 days; 1 with a recorded value	61 days (2 months), 2016-11-01 to 2016-12-31, a run of 2 consecutive Storm Events drought records, zone-level		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)	111 records, 1956 to 2025	0.75 in to 4 in (median 1 in); 110 with a recorded value	4 in hail, 2018-07-22	Hail, 2005-03-26, \$15,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Andalusia city (26 records), Opp city (16 records), Red Level town (9 records), Libertyville town (7 records), Gantt town (6 records), Florala town (5 records), Heath town (4 records), Babbie town (3 records), Lockhart town (1 record), River Falls town (1 record); and 1 more jurisdiction (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2000 to 2007 (2 zone-level)	7 days to 31 days (median 19 days); 2 with a recorded value	July 2000 (1 monthly summary record), zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5 records, 1998 to 2020 (5 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 1998-09-25 to 1998-09-29, \$9,000,000 property; crops not reported (1998 dollars); NWS zone ALZ060		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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	20 records, 1998 to 2024		Flash Flood, 1998-03-08, \$6,000,000 property; crops not reported (1998 dollars)		Event records naming jurisdictions in the plan: Andalusia city (3 records), River Falls town (3 records), Florala town (1 record), Heath town (1 record), Libertyville town (1 record), Opp city (1 record), Red Level town (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage 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)	10 records, 1998 to 2015		Lightning, 2015-06-23, \$0 property; \$0 crops (2015 dollars), 2 direct deaths	Lightning, 2008-06-30, \$25,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Andalusia city (5 records), Opp city (2 records), Florala town (1 record), Red Level town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	0					
Thunderstorm Wind	wind speed (kt and mph)	235 records, 1962 to 2026	50 kt (58 mph) to 85 kt (98 mph) (median 52 kt (60 mph)); 172 with a recorded value	85 kt (98 mph) estimated, Thunderstorm Wind, 2000-07-22	Thunderstorm Wind, 2001-03-12, \$200,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Andalusia city (51 records), Opp city (23 records), Florala town (16 records), Gantt town (12 records), River Falls town (10 records), Red Level town (8 records), Libertyville town (7 records), Lockhart town (5 records), Heath town (4 records), Sanford town (3 records); and 1 more jurisdiction (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	49 records, 1956 to 2023	F/EF0 to F/EF3 (median F/EF1); 48 with a recorded value	F3 tornado, 1956-05-03, 3.8 mi path length (whole path, pre-1996), 83 yd wide, \$25,000 property; crops not recorded (1956 dollars), 2 direct injuries	Tornado, 1990-02-22, \$2,500,000 property; crops not recorded (1990 dollars)	Event records naming jurisdictions in the plan: Andalusia city (6 records), Opp city (6 records), Libertyville town (3 records), Gantt town (2 records), Red Level town (2 records), Florala town (1 record), Heath town (1 record), Lockhart town (1 record), River Falls town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	6 records, 2000 to 2025 (6 zone-level)		No damage reported in 6 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 and lightning.

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 33 declarations covering 27 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	Hurricane Helene	Hurricane (primary); also designated: Tornado	no Public Assistance recorded	new since last plan; within last 5 years	
2020-09-20	2020-09-14	DR-4563-AL	Major disaster	Hurricane Sally	Hurricane	\$1,426,969.41		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		same incident as DR-4563
2020-07-10	2020-04-19	DR-4554-AL	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	\$1,033,820.43		
2020-05-21	2020-02-05	DR-4546-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
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		
2017-10-08	2017-10-06	EM-3394-AL	Emergency	Hurricane Nate	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>		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		
2016-01-21	2015-12-23	DR-4251-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,022,256.10		
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$481,455.73		
2012-09-21	2012-08-26	DR-4082-AL	Major disaster	Hurricane Isaac	Hurricane	\$789,568.88		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,260.24		
2011-04-27	2011-04-27	EM-3319-AL	Emergency	Severe Storms, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	no Public Assistance recorded		same incident as DR-1971
2009-12-31	2009-12-12	DR-1870-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,202,474.03		
2009-04-28	2009-03-25	DR-1835-AL	Major disaster	Severe Storms, Flooding, Tornadoes & Straight-Line	Inland Flooding; Tornado	\$5,478,511.85		
2008-08-30	2008-08-29	EM-3292-AL	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		
2005-09-10	2005-08-29	EM-3237-AL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	Hurricane Dennis	Hurricane	\$458,192.45		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$2,838,438.24		
1998-09-30	1998-09-25	DR-1250-AL	Major disaster	Hurricane Georges - 18 Sep 98	Hurricane	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
1998-04-09	1998-04-08	DR-1214-AL	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded		
1998-03-09	1998-03-07	DR-1208-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1994-07-08	1994-07-02	DR-1034-AL	Major disaster	Severe Storms and Flooding (Tropical Storm Alberto)	Hurricane; Inland Flooding	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1990-03-21	1990-03-15	DR-861-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-09-13	1979-09-13	DR-598-AL	Major disaster	Hurricane Frederic	Hurricane	no Public Assistance recorded		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	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>		
1975-10-02	1975-10-02	DR-488-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1975-04-23	1975-04-23	DR-464-AL	Major disaster	Severe Storms & Flooding	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, \$46,095.08

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1687-AL	2007-03-03	Severe Storms and Tornadoes	Covington Electric Cooperative	\$46,095.08

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	2	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	111	6	1	6	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	5	0	0	0	13	1	1996 to 2026-06-30	

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
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	20	2	0	2	11	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	235	26	11	26	4	0	1955 to 2026-06-30	
Tornado	49	1	1	1	9	1	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	6	1	0	1	1	0	1996 to 2026-06-30	Includes 1 Sleet record.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2018-07-22	Hail	4 in	property not reported; \$0 crops (2018 dollars)	0, 0	ANDALUSIA OPP ARPT	B1-c worst recorded: Hail
2016-11-01	Drought		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone ALZ060 (COVINGTON), zone-level	B1-c worst recorded: Drought
2015-06-23	Lightning		\$0 property; \$0 crops (2015 dollars)	2, 0	OPP	deaths or injuries recorded
2008-06-30	Lightning		\$25,000 property; \$0 crops (2008 dollars)	0, 0	OPP to ANDALUSIA	B1-c most damaging: Lightning
2004-07-07	Lightning		damage not reported	1, 0	FLORALA	deaths or injuries recorded
2001-03-12	Tornado	F1, 3.2 mi within this county, 75 yd wide	\$1,000,000 property; crops not reported (2001 dollars)	2, 1	RED LEVEL	deaths or injuries recorded
2000-07-22	Thunderstorm Wind	85 kt (98 mph) estimated	\$20,000 property; crops not reported (2000 dollars)	0, 0	OPP	B1-c worst recorded: Thunderstorm Wind
2000-07-01	Heat		damage not reported	0, 0	NWS zone ALZ060 (COVINGTON), zone-level	B1-c worst recorded: Excessive Heat, Heat
1998-09-25	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$9,000,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone ALZ060 (COVINGTON), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1998-03-08	Flash Flood		\$6,000,000 property; crops not reported (1998 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1990-02-22	Tornado	F1, 1.5 mi path length (whole path, pre-1996), 50 yd wide	\$2,500,000 property; crops not recorded (1990 dollars)	0, 10	location not recorded	B1-c most damaging: Tornado
1956-05-03	Tornado	F3, 3.8 mi path length (whole path, pre-1996), 83 yd wide	\$25,000 property; crops not recorded (1956 dollars)	0, 2	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (440 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.948	event-days per year	about 0.948 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	18	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	24.6	event-days per year	about 24.6 days per year	Possible	Storm Events event- days in 1 of 30 years, 1996 to 2025 (3.33%)	826	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00105	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.105%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.39	events per year	about 1.39 per year	Highly likely	FEMA annualized frequency (modeled)	53.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.26	event-days per year	about 7.26 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	118	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.181	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	66	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.124	event-days per year	about 0.124 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	9	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.607	event-days per year	about 0.607 days per year	Likely	Storm Events event- days in 15 of 30 years, 1996 to 2025 (50%)	17	1996 to 2023 (28 years)	see B1-f	
Landslide	0.284	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	75.2	days per year with a strike	about 75.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.11	events per year	about 2.11 per year	Highly likely	FEMA annualized frequency (modeled)	81	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.943	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00105	annual probability at a location	chance a given location in the county burns in a year: 0.105%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0.737	event-days per year	about 0.737 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	14	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	46	30	1.53
Hail	2.00 in+	1996 to 2025	8	30	0.267
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	163	30	5.43
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	26	30	0.867
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	14 of 14	42.4	59.9	74.2	Relatively Moderate 10, Relatively Low 4
Drought	14 of 14	73.4	86.5	93.6	Relatively Moderate 1, Relatively Low 10, Very Low 3
Earthquake	14 of 14	22.6	40.6	62.7	Relatively Low 7, Very Low 7
Hail	14 of 14	29.2	38.5	47.7	Relatively Low 8, Very Low 6
Heat Wave	14 of 14	41.9	60.3	76.7	Relatively Moderate 8, Relatively Low 6
Hurricane	14 of 14	92.2	96.9	99.1	Very High 5, Relatively High 9
Ice Storm	14 of 14	12.0	32.4	49.9	Relatively Low 5, Very Low 9
Inland Flooding	14 of 14	20.9	56.2	95.6	Relatively High 2, Relatively Moderate 7, Relatively Low 5
Landslide	14 of 14	33.5	70.2	90.0	Relatively Low 2, Very Low 12
Lightning	14 of 14	96.5	99.0	99.7	Very High 14
Strong Wind	14 of 14	43.4	61.0	76.8	Relatively Moderate 9, Relatively Low 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	14 of 14	68.2	82.9	95.4	Very High 2, Relatively High 8, Relatively Moderate 4
Wildfire	14 of 14	57.5	72.8	81.6	Relatively Low 10, Very Low 4
Winter Weather	14 of 14	31.6	41.6	54.8	Relatively Moderate 5, Relatively Low 9

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	Public Assistance to this jurisdiction	Event records naming this place
			<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>
Covington County (unincorporated area)	Unincorporated	Approved, expires 2026-11-09	FMA RL 2, SRL 1; any 6	\$16,488,145.42	0 total; 0 since its plan
Andalusia city	City	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$549,334.85	91 total; 3 since its plan
Babbie town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 2 since its plan
Carolina town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan
Floral town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$315,496.93	24 total; 3 since its plan
Gantt town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$8,210.89	20 total; 4 since its plan
Heath town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	10 total; 1 since its plan
Horn Hill town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan
Libertyville town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	18 total; no approved plan
Lockhart town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$18,446.04	7 total; 1 since its plan
Onycha town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan
Opp city	City	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$427,381.99	48 total; 0 since its plan
Red Level town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$13,236.86	21 total; 1 since its plan

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<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>
River Falls town	Town	Approved, expires 2026-11-09	FMA RL 0, SRL 0; any 0	\$1,200	15 total; 1 since its plan
Sanford town	Town	Plan 106827 approved 2021-11-10, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 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.

- 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 2021-11-10	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
								<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Cold Wave	\$7,596,953,203	\$162,889,822	37,519	\$1,085	\$134,602	\$725,712	under 0.0001%				
Drought	n/a	\$20,008,427	n/a	n/a	\$142,767	n/a	0.714% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,372,978,891	n/a	37,570	\$161,367	n/a	\$72,014	0.00121%				
Hail	\$7,596,953,203	\$162,889,822	37,519	\$11,300	\$3,352	\$27,532	0.000149%	\$0			
Heat Wave	\$7,596,953,203	\$162,889,822	37,519	\$37	\$3,165	\$606,536	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-11-10 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Hurricane	\$7,596,881,119	\$162,889,822	37,519	\$15,435,783	\$1,074,318	\$992,262	0.203%			no Public Assistance recorded (1 declaration)	
Ice Storm	\$7,581,556,996	n/a	37,407	\$23,716	n/a	\$2,317	0.000313%				
Inland Flooding	\$7,589,373,402	\$2,037,947	810	\$8,553,226	\$13,937	\$6,677	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$60,099,139	n/a	297	\$931	n/a	\$41	0.00155%				
Lightning	\$7,596,953,203	n/a	37,519	\$19,214	n/a	\$1,467,857	0.000253%				
Strong Wind	\$7,596,953,203	\$162,889,822	37,519	\$105,152	\$11,718	\$177,872	0.00138%	\$0			
Tornado	\$7,596,953,203	\$162,889,822	37,519	\$1,075,711	\$2,193	\$2,212,856	0.0142%	\$0		no Public Assistance recorded (1 declaration)	
Wildfire	\$448,391,985	\$22,623,822	5,364	\$24,373	\$178	\$6,961	0.00544%				
Winter Weather	\$7,596,953,203	\$162,889,822	37,519	\$5,481	\$95	\$14,964	under 0.0001%		\$0		

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

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

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

County context

Source: 5

Measure	Value
Population	37,519
Building value (total, not at risk)	\$7,596,953,203
Agriculture value (total, not at risk)	\$162,889,822
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$26,803,703
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$6,313,602
Social vulnerability rating	Very High
Community resilience rating	Relatively Moderate
NRI version	December 2025

FEMA's all-hazard expected annual loss 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)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	6	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

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	2	1	6	1	6	0	0
of which: Covington County (unincorporated area)	2	1	6	1	6	0	0
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>
Covington County (unincorporated area)	010244	2	1	6	1	6	0	0
Andalusia city	010331	0	0	0	0	0	0	0
Babbie town	010242	0	0	0	0	0	0	0
Carolina town	010240	0	0	0	0	0	0	0
Floral town	010332	0	0	0	0	0	0	0
Gantt town	010053	0	0	0	0	0	0	0
Heath town	010343	0	0	0	0	0	0	0
Horn Hill town	015044	0	0	0	0	0	0	0
Libertyville town	010378	0	0	0	0	0	0	0
Lockhart town	010519	0	0	0	0	0	0	0
Onycha town	010452	0	0	0	0	0	0	0
Opp city	010241	0	0	0	0	0	0	0
Red Level town	010243	0	0	0	0	0	0	0
River Falls town	010054	0	0	0	0	0	0	0
Sanford town	010410	0	0	0	0	0	0	0

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	2	1	6	1	6	0	0
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 4 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

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Cite this: Hazard Plain (2026). Covington County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01039). Automated baseline. <https://hazardplain.org/al/01039/> 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