

Marshall County, AL

Risk-assessment baseline packet

County FIPS: 01095 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-08-26. Plan: Marshall County (FEMA plan 107306), approved 2021-08-27.

Since the plan was approved on 2021-08-27: 1 new hazard declaration (1 incident) and 176 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$20,012,507 a year), Tornado (\$17,261,959) and Cold Wave (\$3,933,408).

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; 01095 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 2021-08-27), page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 5
6. B1-c: hazard extent, page 6
7. B1-d: previous occurrences, page 8
8. B1-e: probability of future events, page 13
9. B1-f: hazards that vary across jurisdictions, page 15
10. B2-a and B2-b: vulnerability and potential impacts, page 17
11. B2-a: vulnerability (county context), page 19
12. B2-c: repetitive loss properties, page 19
13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status:	Expired on 2026-08-26	Plan:	Marshall County (FEMA plan 107306)
Approved:	2021-08-27	Days since expiry:	35
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-08-27)

New federal declarations:	1 new hazard declaration (1 incident): EM-3618-AL (Hurricane Helene)	Storm Events records since approval:	176 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 1 (44 CFR 77.2); any definition: 5	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Marshall County (unincorporated area)	Unincorporated	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2021-08-28
Albertville city	City	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Arab city	City	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Boaz city	City	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2021-08-28
Douglas town	Town	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Grant town	Town	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Guntersville city	City	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Union Grove town	Town	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2023-04-10
Albertville City School District	School/School District	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2022-12-08
Arab City School District	School/School District	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2022-12-08
Boaz City School District	School/School District	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2022-12-08
Guntersville City School District	School/School District	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2022-12-08
Marshall County School District	School/School District	Expired on 2026-08-26	Marshall County (FEMA plan 107306)	2021-08-27	2026-08-26	-35	this jurisdiction approved 2022-12-08

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows

- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$18,599,897	\$22,439	\$1,390,171	\$20,012,507	89	
2	Tornado	Relatively High	Relatively High	\$6,341,530	\$33,608	\$10,886,820	\$17,261,959	49	
3	Cold Wave	Relatively Moderate	Relatively High	\$18,679	\$388,926	\$3,525,803	\$3,933,408	64	Includes 45 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Strong Wind	Relatively High	Relatively High	\$287,733	\$10,820	\$2,642,143	\$2,940,696	464	Includes 13 High Wind and 12 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Earthquake	Relatively Low	Relatively Low	\$2,008,758	n/a	\$776,956	\$2,785,713		Storm Events does not record earthquakes.
6	Heat Wave	Relatively Moderate	Relatively Low	\$79	\$18,030	\$1,173,160	\$1,191,270	27	
7	Lightning	Relatively High	Relatively Moderate	\$44,886	n/a	\$782,857	\$827,744	25	
8	Hurricane	Relatively Low	Relatively Low	\$240,896	\$149,757	\$11,722	\$402,375	3	
9	Hail	Relatively Low	Relatively Low	\$167,525	\$37,678	\$53,832	\$259,035	183	
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$156,402	n/a	\$46,384	\$202,787	2	
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$4,937	\$237	\$162,215	\$167,390	53	
12	Drought	Relatively Low	Relatively Low	n/a	\$149,055	n/a	\$149,055	39	

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	Wildfire	Very Low	Very Low	\$62,510	\$511	\$16,128	\$79,150	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Relatively Low	Very Low	\$889	n/a	\$3,385	\$4,274	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 312 (Relatively Moderate, 85.5); tract 309.03 (Relatively Moderate, 83.2); tract 308.04 (Relatively Moderate, 82.2)
Hurricane	tract 310.01 (Relatively Low, 61.2); tract 308.01 (Relatively Low, 60.7); tract 312 (Relatively Low, 60.4)
Landslide	tract 302.06 (Relatively Low, 93.4); tract 303.02 (Relatively Low, 91.3); tract 306.02 (Relatively Low, 91.1)
Tornado	tract 309.03 (Very High, 99.9); tract 308.04 (Very High, 99.8); tract 312 (Very High, 99.8)
Wildfire	tract 309.04 (Relatively Low, 84.9); tract 305.02 (Relatively Low, 82.2); tract 303.01 (Relatively Low, 81.0)

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 312 is Census Tract 312). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	19 records, 1996 to 2026 (19 zone-level)	1 day to 4 days (median 2 days); 14 with a recorded value	4 consecutive days, 1996-03-07 to 1996-03-10, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	45 records, 2007 to 2025 (45 zone-level)		No crop damage reported in 45 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	39 records, 2007 to 2026 (39 zone-level)	7 days to 397 days (median 46.5 days); 12 with a recorded value	397 days (13 months), 2007-07-01 to 2008-07-31, a run of 13 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)	202 records, 1967 to 2025	0.75 in to 2.75 in (median 1 in); 202 with a recorded value	2.75 in hail, 2009-04-10; same size also recorded on 1975-03-07, 1983-02-22, 1986-07-31, 1998-04-08, 2009-04-10	Hail, 1998-04-08, \$55,000 property; \$18,000 crops (1998 dollars)	Event records naming jurisdictions in the plan: Albertville city (30 records), Arab city (30 records), Guntersville city (17 records), Grant town (16 records), Boaz city (13 records), Union Grove town (12 records), Douglas town (7 records).	
Excessive Heat, Heat	heat index (in event narratives)	27 records, 1996 to 2025 (27 zone-level)	1 day to 31 days (median 2 days); 19 with a recorded value	August 2007 (1 monthly summary record), zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2005 to 2020 (3 zone-level)		Strongest recorded: Tropical Storm record, 2020-10-28 to 2020-10-29, \$2,000 property; \$0 crops (2020 dollars); NWS zone ALZ008		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 1998 to 2015 (2 zone-level)		Ice Storm, 1998-12-23, \$100,000 property; \$0 crops (1998 dollars); NWS zone ALZ008		Countywide (zone-level records).	

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)	89 records, 1997 to 2026 (1 zone-level)		Flood, 2009-01-06, \$450,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Arab city (12 records), Albertville city (10 records), Boaz city (7 records), Douglas town (4 records), Guntersville city (4 records), Grant town (1 record). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	25 records, 1996 to 2025		Lightning, 2010-07-25, \$0 property; \$0 crops (2010 dollars); 1 direct death, 4 direct injuries	Lightning, 2025-05-20, \$8,000,000 property; \$0 crops (2025 dollars)	Event records naming jurisdictions in the plan: Albertville city (5 records), Arab city (2 records), Grant town (2 records), Guntersville city (2 records), Boaz city (1 record), Douglas town (1 record), Union Grove 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)	25 records, 1996 to 2026 (25 zone-level)	30 kt (35 mph) to 55 kt (63 mph) (median 40 kt (46 mph)); 25 with a recorded value	55 kt (63 mph) estimated gust, High Wind, 2009-04-13; NWS zone ALZ008	Strong Wind, 2007-12-20, \$1,000,000 property; crops not reported (zone total, 2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	503 records, 1960 to 2026	30 kt (35 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 443 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2013-03-18	Thunderstorm Wind, 1994-06-16, \$500,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Arab city (53 records), Albertville city (31 records), Boaz city (31 records), Grant town (28 records), Guntersville city (28 records), Douglas town (25 records), Union Grove town (18 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	76 records, 1957 to 2025	F/EF0 to F/EF4 (median F/EF1); 76 with a recorded value	EF4 tornado, 2011-04-27, 15.8 mi within this county, 880 yd wide, \$0 property; \$0 crops (2011 dollars), 5 direct deaths, 48 direct injuries	Tornado, 2010-04-24, \$14,000,000 property; \$0 crops (2010 dollars)	Event records naming jurisdictions in the plan: Arab city (4 records), Grant town (4 records), Boaz city (2 records), Guntersville city (2 records), Union Grove town (2 records), Albertville city (1 record), Douglas 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)	53 records, 1996 to 2025 (53 zone-level)		Winter Storm, 2000-01-28, \$20,000 property; \$0 crops (2000 dollars); NWS zone ALZ008		Countywide (zone-level records).	

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

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

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

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: 29 declarations covering 24 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	Hurricane Helene	Hurricane (primary); also designated: Tornado	no Public Assistance recorded	new since last plan; within last 5 years	
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	
2020-07-10	2020-04-12	DR-4555-AL	Major disaster	Severe Thunderstorms	Hazard not mapped (severe storm title names no single hazard); not counted	\$581,786.71		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$67,498.34		
2020-03-13	2020-01-20	EM-3472-AL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4503
2017-09-11	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	\$498,575.54		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$8,173,162.97		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2010-05-03	2010-04-24	DR-1908-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,111,964.48		
2009-05-08	2009-04-10	DR-1836-AL	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$973,303.55		
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		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$185,032.79		
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$42,850.07		
2002-11-14	2002-11-05	DR-1442-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2001-12-07	2001-11-24	DR-1399-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
1996-02-23	1996-02-01	DR-1104-AL	Major disaster	Severe Winter Storms, Ice and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1995-04-21	1995-02-15	DR-1047-AL	Major disaster	Severe Storms, Flooding and Tornadoes	Inland Flooding; Tornado	no Public Assistance recorded		
1994-03-30	1994-03-27	DR-1019-AL	Major disaster	Severe Storms, Tornado, and Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1994-03-03	1994-01-16	DR-1013-AL	Major disaster	Severe Winter Storms, Freezing, Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1991-01-04	1990-12-21	DR-890-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1990-02-17	1990-02-03	DR-856-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-04-18	1979-04-18	DR-578-AL	Major disaster	Storms, Wind, Flooding	Inland Flooding	PA not declared for this county		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	no Public Assistance recorded		
1977-04-09	1977-04-09	DR-532-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1973-05-29	1973-05-29	DR-388-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1973-03-27	1973-03-27	DR-369-AL	Major disaster	Tornadoes & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

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

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$75,984.15

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4710-AL	2023-05-05	Severe Storms, Straight-Line Winds, and Tornadoes	Arab Electric Cooperative	\$18,049.65
DR-1261-AL	1999-01-15	Riv-Severe Winter Wx 12/23/98	Arab Electric Cooperative	\$57,934.50

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	64	22	3	22	0	0	1996 to 2026-06-30	Includes 45 Frost/Freeze records.
Drought	39	10	0	10	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	202	19	4	19	0	0	1955 to 2026-06-30	
Heat Wave	27	16	0	16	0	0	1996 to 2026-06-30	
Hurricane	3	0	1	0	5	1	1996 to 2026-06-30	
Ice Storm	2	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	89	17	3	17	15	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	25	5	0	5	0	0	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
Strong Wind	528	75	18	75	4	0	1955 to 2026-06-30	Includes 13 High Wind and 12 Strong Wind records.
Tornado	76	5	0	5	12	1	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	53	7	1	7	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2020-11-30	Strong Wind	30 kt (35 mph) estimated gust	\$0 property; \$0 crops (zone total, 2020 dollars)	2, 1	NWS zone ALZ008 (MARSHALL), zone-level	in the 12 months before plan approval	deaths or injuries recorded
2020-10-28	Tropical Storm		\$2,000 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone ALZ008 (MARSHALL), zone-level	in the 12 months before plan approval	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2015-08-10	Thunderstorm Wind	30 kt (35 mph) estimated gust	\$0 property; \$0 crops (2015 dollars)	2, 2	GUNTERSVILLE MUNI AR		deaths or injuries recorded
2013-03-18	Thunderstorm Wind	87 kt (100 mph) estimated gust	property not reported; \$0 crops (2013 dollars)	0, 0	ALBERTVILLE		B1-c worst recorded: Thunderstorm Wind
2011-04-27	Tornado	EF4, 15.8 mi within this county, 880 yd wide	\$0 property; \$0 crops (2011 dollars)	5, 48	RUTH to HEBRON		deaths or injuries recorded
2010-07-25	Lightning		\$0 property; \$0 crops (2010 dollars)	1, 4	COTTONVILLE		B1-c worst recorded: Lightning
2009-04-13	High Wind	55 kt (63 mph) estimated gust	\$600,000 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone ALZ008 (MARSHALL), zone-level		B1-c worst recorded: High Wind and Strong Wind
2009-04-10	Hail	2.75 in	damage not reported	0, 0	GRANT		B1-c worst recorded: Hail
2009-01-06	Flood		\$450,000 property; \$0 crops (2009 dollars)	0, 0	ALLEN XRDS to RUTH		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2007-08-01	Heat		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone ALZ008 (MARSHALL), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-12-23	Ice Storm		\$100,000 property; \$0 crops (zone total, 1998 dollars)	0, 0	NWS zone ALZ008 (MARSHALL), zone-level		B1-c worst recorded: Ice Storm
1996-03-07	Cold/Wind Chill		property not reported; \$1,000,000 crops (zone total, 1996 dollars)	0, 0	NWS zone ALZ008 (MARSHALL), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,108 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.37	event-days per year	about 1.37 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	26	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	28.9	event-days per year	about 28.9 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	896	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00322	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.322%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.82	events per year	about 4.82 per year	Highly likely	FEMA annualized frequency (modeled)	183.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.32	event-days per year	about 5.32 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	86	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0315	events per year	about 1 in 32 years	Possible	FEMA annualized frequency (modeled)	12	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	0.773	event-days per year	about 0.773 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	52	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.79	event-days per year	about 1.79 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	50	1996 to 2023 (28 years)	see B1-f	
Landslide	0.467	events per year (modeled)	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	60.9	days per year with a strike	about 60.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	5.22	events per year	about 5.22 per year	Highly likely	FEMA annualized frequency (modeled)	199	1986 to 2023 (38 years)	countywide	
Tornado	0.657	events per year	about 0.66 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00121	annual probability at a location	chance a given location in the county burns in a year: 0.121%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	4.58	event-days per year	about 4.58 days per year	Likely	Storm Events event- days in 22 of 30 years, 1996 to 2025 (73.3%)	87	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	95	30	3.17
Hail	2.00 in+	1996 to 2025	12	30	0.4
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	308	30	10.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	23	30	0.767
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	105	30	3.5
Tornado	EF0-1	1996 to 2025	39	30	1.3
Tornado	EF2-3	1996 to 2025	9	30	0.3
Tornado	EF4-5	1996 to 2025	1	30	0.0333
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	26 of 26	48.6	80.8	91.6	Relatively High 16, Relatively Moderate 10
Drought	25 of 26	78.5	83.7	91.5	Relatively Low 24, Very Low 1, No Rating 1
Earthquake	26 of 26	42.4	71.3	85.5	Relatively Moderate 11, Relatively Low 15
Hail	26 of 26	38.3	61.1	69.1	Relatively Low 26
Heat Wave	26 of 26	17.8	59.9	82.0	Relatively Moderate 16, Relatively Low 10
Hurricane	26 of 26	49.4	56.9	61.2	Relatively Low 24, Very Low 2
Ice Storm	26 of 26	30.9	65.7	82.5	Relatively Moderate 12, Relatively Low 13, Very Low 1
Inland Flooding	26 of 26	18.2	67.5	92.8	Relatively High 9, Relatively Moderate 13, Relatively Low 4
Landslide	26 of 26	30.5	65.2	93.4	Relatively Low 8, Very Low 18
Lightning	26 of 26	41.7	85.2	97.0	Very High 2, Relatively High 15, Relatively Moderate 8, Relatively Low 1
Strong Wind	26 of 26	68.4	93.9	98.5	Very High 8, Relatively High 14, Relatively Moderate 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	26 of 26	72.9	98.4	99.9	Very High 20, Relatively High 5, Relatively Moderate 1
Wildfire	26 of 26	57.9	76.4	84.9	Relatively Low 24, Very Low 2
Winter Weather	26 of 26	42.1	75.2	90.0	Relatively High 10, Relatively Moderate 15, Relatively Low 1

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
Marshall County (unincorporated area)	Unincorporated	Expired on 2026-08-26	FMA RL 0, SRL 1; any 3	\$6,952,529.33	0 total; 0 since its plan	Includes \$280,141.39 for declarations not counted as hazard incidents (DR-4503-AL, DR-4555-AL).
Albertville city	City	Expired on 2026-08-26	FMA RL 0, SRL 0; any 0	\$2,552,433.75	77 total; 9 since its plan	
Arab city	City	Expired on 2026-08-26	FMA RL 0, SRL 0; any 1	\$246,630.37	101 total; 8 since its plan	
Boaz city	City	Expired on 2026-08-26	FMA RL 0, SRL 0; any 0	\$511,823.19	54 total; 7 since its plan	Includes \$291,158.22 for declarations not counted as hazard incidents (DR-4503-AL, DR-4555-AL).
Douglas town	Town	Expired on 2026-08-26	FMA RL 0, SRL 0; any 0	\$12,221.36	38 total; 9 since its plan	
Grant town	Town	Expired on 2026-08-26	FMA RL 0, SRL 0; any 0	\$15,053.49	51 total; 2 since its plan	
Guntersville city	City	Expired on 2026-08-26	FMA RL 0, SRL 0; any 1	\$769,346.38	53 total; 3 since its plan	
Union Grove town	Town	Expired on 2026-08-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	33 total; 2 since its 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 2021-08-27 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$19,490,515,853	\$365,170,264	97,552	\$18,679	\$388,926	\$3,525,803	under 0.0001%		\$0		
Drought	n/a	\$9,872,120	n/a	n/a	\$149,055	n/a	1.51% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$34,682,290,646	n/a	97,612	\$2,008,758	n/a	\$776,956	0.00579%				
Hail	\$19,490,515,853	\$365,170,264	97,552	\$167,525	\$37,678	\$53,832	0.00086%	\$0			
Heat Wave	\$19,490,515,853	\$365,170,264	97,552	\$79	\$18,030	\$1,173,160	under 0.0001%		\$0		
Hurricane	\$19,469,830,577	\$361,832,066	97,364	\$240,896	\$149,757	\$11,722	0.00124%			no Public Assistance recorded (1 declaration)	
Ice Storm	\$19,490,093,160	n/a	97,550	\$156,402	n/a	\$46,384	0.000802%				

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 2021-08-27 <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
Inland Flooding	\$19,456,458,746	\$18,283,306	1,133	\$18,599,897	\$22,439	\$1,390,171	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	\$628,710,956	n/a	2,661	\$889	n/a	\$3,385	0.000141%				
Lightning	\$19,490,515,853	n/a	97,552	\$44,886	n/a	\$782,857	0.00023%	\$8,128,100			
Strong Wind	\$19,490,515,853	\$365,170,264	97,552	\$287,733	\$10,820	\$2,642,143	0.00148%	\$220,000	\$63,000		Storm Events damage since the plan includes 4 zone-level Strong Wind records (\$63,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$19,490,515,853	\$365,170,264	97,552	\$6,341,530	\$33,608	\$10,886,820	0.0325%	\$0		no Public Assistance recorded (1 declaration)	
Wildfire	\$1,362,743,690	\$53,555,489	11,634	\$62,510	\$511	\$16,128	0.00459%				
Winter Weather	\$19,490,515,853	\$365,170,264	97,552	\$4,937	\$237	\$162,215	under 0.0001%		\$0		

Totals since 2021-08-27 (Storm Events through 2026-06-30): 116 county-coded records, 114 with a damage value recorded (including \$0), \$8,348,100; 60 zone-level records, 59 with a damage value recorded (including \$0), \$63,000 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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

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

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

County context

Source: 5

Measure	Value
Population	97,552
Building value (total, not at risk)	\$19,490,515,853
Agriculture value (total, not at risk)	\$365,170,264
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$28,745,786
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)	\$21,471,575
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	5	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	0	1	5	1	5	0	2
of which: Marshall County (unincorporated area)	0	1	3	1	3	0	2
of which: Guntersville city	0	0	1	0	1	0	0
of which: Arab city	0	0	1	0	1	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>
Marshall County (unincorporated area)	010275	0	1	3	1	3	0	2
Albertville city	010366	0	0	0	0	0	0	0
Arab city	010345	0	0	1	0	1	0	0
Boaz city	010276	0	0	0	0	0	0	0
Douglas town	010459	0	0	0	0	0	0	0
Grant town	010282	0	0	0	0	0	0	0
Guntersville city	010311	0	0	1	0	1	0	0
Union Grove town	010477	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	1	5	1	5	0	2
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 5 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):

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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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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).

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