

Morgan County, AL

Risk-assessment baseline packet

County FIPS: 01103 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 2026-03-16. Plan: Division F, Phase 2 (FEMA plan 108092), approved 2021-03-17.

Since the plan was approved on 2021-03-17: 3 new hazard declarations (3 incidents) and 408 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 (\$24,363,014 a year), Tornado (\$23,847,259) and Earthquake (\$6,485,263).

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; 01103 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Expired on 2026-03-16	Plan:	Division F, Phase 2 (FEMA plan 108092)
Approved:	2021-03-17	Days since expiry:	198
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 2021-03-17)

New federal declarations:	3 new hazard declarations (3 incidents): DR-4684-AL (Severe Storms, Straight-Line Winds, and Tornadoes), DR-4710-AL (Severe Storms, Straight-Line Winds, and Tornadoes), EM-3618-AL (Hurricane Helene)	Storm Events records since approval:	408 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 2, SRL 3 (44 CFR 77.2); any definition: 19	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Morgan County (unincorporated area)	Unincorporated	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2023-01-30
Decatur city	City	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2022-10-13
Eva town	Town	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2023-01-10
Falkville town	Town	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2023-01-10
Hartselle city	City	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2022-10-13
Priceville town	Town	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2022-10-13
Somerville town	Town	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2023-02-15
Trinity town	Town	Expired on 2026-03-16	Division F, Phase 2 (FEMA plan 108092)	2021-03-17	2026-03-16	-198	this jurisdiction approved 2022-10-13

Plan 108092 lists 39 other participants, named in the Excel file.

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank 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	\$23,888,103	\$9,427	\$465,484	\$24,363,014	147	
2	Tornado	Relatively High	Relatively High	\$7,027,141	\$13,370	\$16,806,749	\$23,847,259	31	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$4,086,938	n/a	\$2,398,325	\$6,485,263		Storm Events does not record earthquakes.
4	Cold Wave	Relatively Moderate	Relatively High	\$21,511	\$126,244	\$3,791,188	\$3,938,943	67	Includes 44 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$149	\$8,318	\$2,192,862	\$2,201,329	63	
6	Strong Wind	Relatively High	Relatively High	\$533,906	\$6,092	\$1,230,379	\$1,770,377	616	Includes 10 High Wind and 16 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Lightning	Relatively High	Relatively High	\$190,992	n/a	\$1,063,333	\$1,254,326	25	
8	Hurricane	Relatively Low	Relatively Low	\$344,403	\$55,465	\$16,983	\$416,851	3	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$151,727	n/a	\$68,056	\$219,783	4	
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$7,516	\$81	\$206,651	\$214,247	57	Includes 2 Sleet records (outside NRI's Winter Weather definition).
11	Hail	Relatively Low	Relatively Low	\$191,460	\$13,774	\$7,643	\$212,878	159	
12	Drought	Relatively Low	Relatively Low	n/a	\$106,100	n/a	\$106,100	41	

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	\$31,619	\$78	\$6,226	\$37,922	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$55	n/a	\$135	\$190	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 51.01 (Relatively Moderate, 87.5); tract 4 (Relatively Moderate, 86.3); tract 51.09 (Relatively Moderate, 85.8)
Hurricane	tract 51.01 (Relatively Low, 66.0); tract 55 (Relatively Low, 61.0); tract 51.09 (Relatively Low, 59.4)
Landslide	tract 56.01 (Very Low, 77.4); tract 55 (Very Low, 76.0); tract 57.01 (Very Low, 71.1)
Tornado	tract 51.06 (Very High, 99.8); tract 51.01 (Very High, 99.8); tract 51.09 (Very High, 99.8)
Wildfire	tract 55 (Relatively Low, 81.1); tract 57.01 (Relatively Low, 81.0); tract 56.02 (Relatively Low, 80.7)

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 51.01 is Census Tract 51.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	23 records, 1996 to 2026 (23 zone-level)	1 day to 4 days (median 2 days); 17 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	44 records, 2007 to 2025 (44 zone-level)		No crop damage reported in 44 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	41 records, 2007 to 2026 (41 zone-level)	14 days to 423 days (median 43 days); 11 with a recorded value	423 days (about 13.9 months), 2007-07-01 to 2008-08-26, a run of 14 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)	198 records, 1955 to 2026	0.5 in to 4.25 in (median 1 in); 198 with a recorded value	4.25 in hail, 2009-04-10	Hail, 2006-04-07, \$40,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Hartselle city (26 records), Decatur city (23 records), Trinity town (19 records), Falkville town (9 records), Somerville town (9 records), Priceville town (5 records), Eva town (4 records).	
Excessive Heat, Heat	heat index (in event narratives)	63 records, 1996 to 2025 (63 zone-level)	1 day to 31 days (median 2 days); 34 with a recorded value	2007-08-01 to 2007-08-31 (3 records, 1 of them a monthly summary record), 2 direct deaths, 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 2018 (3 zone-level)		Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, damage not reported; NWS zone ALZ007		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)	4 records, 1998 to 2021 (4 zone-level)		Ice Storm, 1998-12-23, \$1,000,000 property; \$0 crops (1998 dollars); NWS zone ALZ007		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)	147 records, 1996 to 2025		Flood, 2009-12-09, \$1,000,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Decatur city (26 records), Hartselle city (10 records), Falkville town (9 records), Trinity town (8 records), Somerville town (7 records), Priceville 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)	25 records, 1996 to 2020		Lightning, 2009-05-13, \$2,000,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Decatur city (8 records), Hartselle city (4 records), Falkville town (2 records), Priceville town (1 record), Trinity 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)	26 records, 1996 to 2025 (26 zone-level)	30 kt (35 mph) to 60 kt (69 mph) (median 43 kt (49 mph)); 26 with a recorded value	60 kt (69 mph) estimated sustained, High Wind, 2003-03-19; NWS zone ALZ007	Strong Wind, 2007-12-21, \$1,000,000 property; \$0 crops (zone total, 2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	682 records, 1956 to 2026	35 kt (40 mph) to 96 kt (110 mph) (median 50 kt (58 mph)); 590 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2011-08-03	Thunderstorm Wind, 2007-08-17, \$1,000,000 property; crops not reported (2007 dollars)	Event records naming jurisdictions in the plan: Decatur city (73 records), Hartselle city (51 records), Somerville town (23 records), Falkville town (22 records), Trinity town (20 records), Eva town (18 records), Priceville town (8 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	50 records, 1952 to 2025	F/EF0 to F/EF5 (median F/EF1); 49 with a recorded value	F5 tornado, 1974-04-03, 4.1 mi path length (whole path, pre-1996), 500 yd wide, damage not recorded (pre-1996 record), 56 direct injuries	Tornado, 1955-04-24, \$2,500,000 property; crops not recorded (1955 dollars)	Event records naming jurisdictions in the plan: Trinity town (6 records), Decatur city (2 records), Hartselle city (2 records), Eva town (1 record), Falkville town (1 record), Priceville 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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	57 records, 1996 to 2025 (57 zone-level)		Winter Storm, 1996-02-01, \$75,000 property; crops not reported (1996 dollars); NWS zone ALZ007		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: 24 declarations covering 20 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	
2023-05-05	2023-03-24	DR-4710-AL	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	\$440,384.12	new since last plan; within last 5 years	
2023-01-15	2023-01-12	DR-4684-AL	Major disaster	Severe Storms, Straight-Line Winds, and Tornadoes	Strong Wind; Tornado	PA not declared for this county	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	
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$10,449.60	in the 12 months before plan approval	
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
2019-04-17	2019-02-19	DR-4426-AL	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	\$297,362.38		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$950,457.92		
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
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	PA not declared for this county		
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2002-11-14	2002-11-05	DR-1442-AL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
1999-01-15	1998-12-23	DR-1261-AL	Major disaster	Riv-Severe Winter Wx 12/23/98	Winter Weather	\$315,027.18		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
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		
1974-04-04	1974-04-04	DR-422-AL	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		
1973-03-27	1973-03-27	DR-369-AL	Major disaster	Tornadoes & Flooding	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, 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	67	29	1	26	0	0	1996 to 2026-06-30	Includes 44 Frost/Freeze records.
Drought	41	13	0	13	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	198	28	1	27	0	0	1955 to 2026-06-30	
Heat Wave	63	40	0	38	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	5	1	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Ice Storm	4	0	1	0	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
Inland Flooding	147	30	13	20	8	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	0	3	0	0	0	1996 to 2026-06-30	
Strong Wind	708	254	14	241	4	2	1955 to 2026-06-30	Includes 10 High Wind and 16 Strong Wind records.
Tornado	50	7	1	7	10	3	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	57	7	6	7	3	0	1996 to 2026-06-30	Includes 2 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2011-08-03	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$150,000 property; \$0 crops (2011 dollars)	0, 0	TRINITY to FAIRVIEW	B1-c worst recorded: Thunderstorm Wind
2009-12-09	Flood		\$1,000,000 property; \$0 crops (2009 dollars)	0, 0	OAK RIDGE to HARTSELLE ARPT	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2009-05-13	Lightning		\$2,000,000 property; \$0 crops (2009 dollars)	0, 0	HARTSELLE	B1-c worst recorded: Lightning
2007-08-01	Heat		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone ALZ007 (MORGAN), zone-level	B1-c worst recorded: Excessive Heat, Heat
2005-08-29	Tropical Storm		damage not reported	0, 0	NWS zone ALZ007 (MORGAN), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-03-19	High Wind	60 kt (69 mph) estimated sustained	damage not reported	0, 0	NWS zone ALZ007 (MORGAN), zone-level	B1-c worst recorded: High Wind and Strong Wind
1998-12-23	Ice Storm		\$1,000,000 property; \$0 crops (zone total, 1998 dollars)	0, 0	NWS zone ALZ007 (MORGAN), 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 ALZ007 (MORGAN), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1974-04-03	Tornado	F5, 4.1 mi path length (whole path, pre-1996), 500 yd wide	damage not recorded (pre-1996 record)	0, 56	location not recorded	B1-c worst recorded: Tornado
1957-04-08	Tornado	F3, 33.6 mi path length (whole path, pre-1996), 200 yd wide	\$250 property; crops not recorded (1957 dollars)	2, 90	location not recorded	deaths or injuries recorded
1955-04-24	Tornado	F4, 8.6 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1955 dollars)	5, 20	location not recorded	deaths or injuries recorded
1952-03-22	Tornado	F4, 21.6 mi path length (whole path, pre-1996), 100 yd wide	\$25,000 property; crops not recorded (1952 dollars)	4, 50	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,363 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	1.26	event-days per year	about 1.26 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	24	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	26.9	event-days per year	about 26.9 days per year	Likely	Storm Events event- days in 7 of 30 years, 1996 to 2025 (23.3%)	994	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00315	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.315%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.69	events per year	about 4.69 per year	Highly likely	FEMA annualized frequency (modeled)	177.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.58	event-days per year	about 7.58 days per year	Likely	Storm Events event- days in 13 of 30 years, 1996 to 2025 (43.3%)	121	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0345	events per year	about 1 in 29 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	0.746	event-days per year	about 0.746 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	51	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.39	event-days per year	about 2.39 days per year	Likely	Storm Events event- days in 25 of 30 years, 1996 to 2025 (83.3%)	67	1996 to 2023 (28 years)	see B1-f	
Landslide	0.336	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	62.3	days per year with a strike	about 62.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.74	events per year	about 5.74 per year	Highly likely	FEMA annualized frequency (modeled)	219	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	0.679	events per year	about 0.68 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000359	annual probability at a location	chance a given location in the county burns in a year: 0.0359%		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	4.37	event-days per year	about 4.37 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	83	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	72	30	2.4
Hail	2.00 in+	1996 to 2025	12	30	0.4
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	345	30	11.5
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	205	30	6.83
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	7	30	0.233
Tornado	EF4-5	1996 to 2025	1	30	0.0333
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	31 of 31	34.8	75.3	87.3	Relatively High 12, Relatively Moderate 18, Relatively Low 1
Drought	22 of 31	66.9	80.9	92.0	Relatively Low 11, Very Low 11, No Rating 9
Earthquake	31 of 31	58.9	80.4	87.5	Relatively Moderate 20, Relatively Low 11
Hail	31 of 31	27.8	49.3	71.3	Relatively Moderate 1, Relatively Low 29, Very Low 1
Heat Wave	31 of 31	20.1	72.0	86.9	Relatively High 1, Relatively Moderate 29, Relatively Low 1
Hurricane	31 of 31	43.1	54.4	66.0	Relatively Low 24, Very Low 7
Ice Storm	31 of 31	22.9	60.2	85.3	Relatively Moderate 6, Relatively Low 24, Very Low 1
Inland Flooding	31 of 31	6.1	66.3	95.9	Very High 1, Relatively High 6, Relatively Moderate 17, Relatively Low 6, Very Low 1
Landslide	30 of 31	9.0	39.6	77.4	Very Low 30, No Rating 1
Lightning	31 of 31	41.2	89.8	97.3	Very High 2, Relatively High 26, Relatively Moderate 2, Relatively Low 1
Strong Wind	31 of 31	42.1	82.8	92.7	Relatively High 16, Relatively Moderate 14, Relatively Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	31 of 31	69.9	98.7	99.8	Very High 30, Relatively Moderate 1
Wildfire	31 of 31	26.8	61.0	81.1	Relatively Low 13, Very Low 18
Winter Weather	31 of 31	37.7	75.7	88.2	Relatively High 11, Relatively Moderate 19, 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	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>
Morgan County (unincorporated area)	Unincorporated	Expired on 2026-03-16	FMA RL 1, SRL 1; any 6	\$601,873.59	0 total; 0 since its plan
Decatur city	City	Expired on 2026-03-16	FMA RL 0, SRL 1; any 7	\$67,805.07	132 total; 11 since its plan
Eva town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	23 total; 7 since its plan
Falkville town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$43,404.49	43 total; 15 since its plan
Hartselle city	City	Expired on 2026-03-16	FMA RL 1, SRL 1; any 6	\$179,796.55	93 total; 26 since its plan
Priceville town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$1,651.10	16 total; 4 since its plan
Somerville town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$2,407.96	39 total; 9 since its plan
Trinity town	Town	Expired on 2026-03-16	FMA RL 0, SRL 0; any 0	\$17,893.42	54 total; 6 since its plan

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-03-17 <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	\$24,316,199,644	\$128,410,144	123,349	\$21,511	\$126,244	\$3,791,188	under 0.0001%		\$0		
Drought	n/a	\$11,339,173	n/a	n/a	\$106,100	n/a	0.936% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$43,031,143,452	n/a	123,421	\$4,086,938	n/a	\$2,398,325	0.0095%				
Hail	\$24,316,199,644	\$128,410,144	123,349	\$191,460	\$13,774	\$7,643	0.000787%	\$0			
Heat Wave	\$24,316,199,644	\$128,410,144	123,349	\$149	\$8,318	\$2,192,862	under 0.0001%		\$0		
Hurricane	\$24,067,177,997	\$122,881,826	122,044	\$344,403	\$55,465	\$16,983	0.00143%			no Public Assistance recorded (1 declaration)	
Ice Storm	\$24,316,199,644	n/a	123,349	\$151,727	n/a	\$68,056	0.000624%				

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 2021-03-17 <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	\$24,307,515,169	\$20,217,811	3,812	\$23,888,103	\$9,427	\$465,484	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	\$249,209,793	n/a	1,529	\$55	n/a	\$135	under 0.0001%				
Lightning	\$24,316,199,644	n/a	123,349	\$190,992	n/a	\$1,063,333	0.000785%				
Strong Wind	\$24,316,199,644	\$128,410,144	123,349	\$533,906	\$6,092	\$1,230,379	0.0022%	\$725,900	\$206,000	\$440,384.12	Storm Events damage since the plan includes 1 zone-level High Wind record (\$2,000) and 6 zone-level Strong Wind records (\$204,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$24,316,199,644	\$128,410,144	123,349	\$7,027,141	\$13,370	\$16,806,749	0.0289%	\$15,000		\$440,384.12	
Wildfire	\$2,910,145,766	\$26,676,934	19,151	\$31,619	\$78	\$6,226	0.00109%				
Winter Weather	\$24,316,199,644	\$128,410,144	123,349	\$7,516	\$81	\$206,651	under 0.0001%		\$0		

Totals since 2021-03-17 (Storm Events through 2026-06-30): 310 county-coded records, 302 with a damage value recorded (including \$0), \$740,900; 98 zone-level records, 97 with a damage value recorded (including \$0), \$206,000 reported for the zone; Public Assistance: \$440,384.12 on 3 counted declarations, 1 of them with Public Assistance.

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	123,349
Building value (total, not at risk)	\$24,316,199,644
Agriculture value (total, not at risk)	\$128,410,144
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$36,814,468
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)	\$28,254,013
Social vulnerability rating	Relatively 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)	3
Repetitive loss, NFIP insurance definition	19	Severe repetitive loss, NFIP insurance definition	3

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	3	19	3	19	0	7
of which: Morgan County (unincorporated area)	1	1	6	1	6	0	3
of which: Decatur city	0	1	7	1	7	0	3
of which: Hartselle city	1	1	6	1	6	0	1
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>
Morgan County (unincorporated area)	010175	1	1	6	1	6	0	3
Decatur city	010176	0	1	7	1	7	0	3
Eva town	010425	0	0	0	0	0	0	0
Falkville town	010177	0	0	0	0	0	0	0
Hartselle city	010178	1	1	6	1	6	0	1
Priceville town	010448	0	0	0	0	0	0	0
Somerville town	010363	0	0	0	0	0	0	0
Trinity town	010309	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	2	13	2	13	0	6
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	6	1	6	0	1
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 17 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)
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5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

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Cite this: Hazard Plain (2026). Morgan County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01103). Automated baseline. <https://hazardplain.org/al/01103/> 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