

Talladega County, AL

Risk-assessment baseline packet

County FIPS: 01121 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2031-08-25. Plan: Talladega County (FEMA plan 111854), approved 2026-08-26.

Since the plan was approved on 2026-08-26: no new hazard declaration; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$20,398,064 a year), Tornado (\$6,953,193) and Cold Wave (\$5,015,003).

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; 01121 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:Approved, expires 2031-08-25

Approved:2026-08-26

Plan:Talladega County (FEMA plan 111854)

Days to expiry:1,790

What changed since your last plan (approved 2026-08-26)

New federal declarations:none

Repetitive loss now:FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 9

Storm Events records since approval:not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet

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

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Talladega County (unincorporated area)	Unincorporated	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		
Bon Air town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Childersburg city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln city	City	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		this jurisdiction approved 2026-09-28
Munford town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Oak Grove town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sylacauga city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Talladega city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Talladega Springs town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Waldo town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Berney Station VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
County Line VFD	Fire/EMS District	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		this jurisdiction approved 2026-09-28
Eastaboga VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fayetteville VFD	Fire/EMS District	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		this jurisdiction approved 2026-09-28
Ironaton VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lanier VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lay Lake Volunteer and Rescue	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Munford VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Oak Grove VFD	Fire/EMS District	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		this jurisdiction approved 2026-09-28
Providence VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Renfroe VFD	Fire/EMS District	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		jurisdictionApproval Date 2028-09-28 in FEMA data not shown (impossible date)
Stemley VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sycamore VFD	Fire/EMS District	Approved, expires 2031-08-25	Talladega County (FEMA plan 111854)	2026-08-26	2031-08-25	1,790		this jurisdiction approved 2026-09-28
Waldo VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Winterboro VFD	Fire/EMS District	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	Talladega County (FEMA plan 111854), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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	\$20,286,537	\$11,354	\$100,173	\$20,398,064	40	
2	Tornado	Relatively High	Relatively Moderate	\$3,884,131	\$3,291	\$3,065,771	\$6,953,193	17	
3	Cold Wave	Relatively High	Relatively High	\$7,455	\$25,565	\$4,981,984	\$5,015,003	6	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Heat Wave	Relatively Moderate	Relatively Low	\$70	\$5,308	\$1,117,450	\$1,122,827	10	
5	Earthquake	Relatively Low	Relatively Low	\$796,570	n/a	\$177,719	\$974,289		Storm Events does not record earthquakes.
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$218,422	\$2,287	\$685,000	\$905,708	251	Includes 4 High Wind and 9 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hurricane	Relatively Low	Relatively Low	\$545,819	\$50,920	\$29,482	\$626,221	7	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
8	Lightning	Relatively Moderate	Relatively Moderate	\$36,919	n/a	\$296,493	\$333,413	5	
9	Wildfire	Relatively Low	Relatively Low	\$211,292	\$146	\$43,288	\$254,725	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Hail	Relatively Low	Relatively Low	\$181,247	\$10,664	\$3,058	\$194,969	136	
11	Drought	Relatively Low	Relatively Low	n/a	\$151,681	n/a	\$151,681	48	

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
12	Ice Storm	Relatively Low	Relatively Low	\$58,848	n/a	\$3,183	\$62,032	3	
13	Winter Weather	Very Low	Very Low	\$4,702	\$151	\$6,736	\$11,589	17	
14	Landslide	Relatively Low	Very Low	\$2,409	n/a	\$665	\$3,074	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 109 (Relatively Low, 77.2); tract 102.02 (Relatively Low, 75.7); tract 107 (Relatively Low, 74.8)
Hurricane	tract 109 (Relatively Low, 71.6); tract 118 (Relatively Low, 70.3); tract 103.02 (Relatively Low, 68.5)
Landslide	tract 104 (Relatively Low, 93.0); tract 111 (Relatively Low, 91.6); tract 116 (Relatively Low, 87.8)
Tornado	tract 109 (Very High, 98.0); tract 103.02 (Very High, 97.5); tract 101.02 (Very High, 95.1)
Wildfire	tract 103.02 (Relatively Moderate, 92.6); tract 103.01 (Relatively Moderate, 90.1); tract 101.01 (Relatively Moderate, 89.1)

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 109 is Census Tract 109). 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	4 records, 1996 to 2014 (4 zone-level)	2 days to 4 days (median 2.5 days); 4 with a recorded value	4 consecutive days, 1996-03-07 to 1996-03-10, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2007 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	48 records, 2006 to 2025 (48 zone-level)	8 days to 519 days (median 64 days); 11 with a recorded value	519 days (about 17.0 months), 2007-03-27 to 2008-08-26, a run of 18 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	144 records, 1975 to 2025	0.75 in to 3.75 in (median 1 in); 144 with a recorded value	3.75 in hail, 2017-04-05	Hail, 2002-03-30, \$75,000 property; \$0 crops (2002 dollars)	Event records naming jurisdictions in the plan: Talladega city (22 records), Lincoln city (19 records), Sylacauga city (18 records), Childersburg city (14 records), Munford town (11 records), Bon Air town (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 1996 to 2025 (10 zone-level)	1 day to 16 days (median 2 days); 7 with a recorded value	16 consecutive days, 2007-08-08 to 2007-08-23, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	7 records, 2005 to 2020 (7 zone-level)		Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, \$100,000 property; crops not reported (2005 dollars); NWS zone ALZ027		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)	3 records, 1998 to 2011 (3 zone-level)		Ice Storm, 2005-01-28, \$20,000 property; crops not reported (2005 dollars); NWS zone ALZ027		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)	40 records, 1996 to 2025 (2 zone-level)		Flood, 2010-03-10, \$500,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Childersburg city (6 records), Lincoln city (3 records), Sylacauga city (3 records), Talladega city (2 records). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	5 records, 2002 to 2009		Lightning, 2008-07-22, \$50,000 property; \$0 crops (2008 dollars)		Event records naming jurisdictions in the plan: Sylacauga city (1 record), Talladega city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	13 records, 2000 to 2025 (13 zone-level)	30 kt (35 mph) to 60 kt (69 mph) (median 40 kt (46 mph)); 13 with a recorded value	60 kt (69 mph) estimated gust, High Wind, 2004-09-16, 2 direct injuries (reported for the zone); NWS zone ALZ027		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	292 records, 1962 to 2026	35 kt (40 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 240 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1980-08-20	Thunderstorm Wind, 1994-06-15, \$500,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Talladega city (42 records), Lincoln city (34 records), Sylacauga city (34 records), Childersburg city (15 records), Munford town (13 records), Bon Air town (5 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	35 records, 1953 to 2025	F/EF0 to F/EF4 (median F/EF1); 35 with a recorded value	F4 tornado, 1973-05-27, 34.6 mi path length (whole path, pre-1996), 33 yd wide, \$25,000,000 property; crops not recorded (1973 dollars), 17 direct injuries		Event records naming jurisdictions in the plan: Lincoln city (4 records), Childersburg city (3 records), Munford town (1 record), Sylacauga city (1 record), Talladega city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	17 records, 1996 to 2025 (17 zone-level)		Winter Storm, 1996-02-01, \$15,000 property; crops not reported (1996 dollars); NWS zone ALZ027		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 25 declarations covering 21 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	Hurricane Helene	Hurricane (primary); also designated: Tornado	no Public Assistance recorded	within last 5 years	
2020-12-10	2020-10-28	DR-4573-AL	Major disaster	Hurricane Zeta	Hurricane	\$586,296.83		
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,882.29		
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
2017-10-08	2017-10-06	EM-3394-AL	Emergency	Hurricane Nate	Hurricane	no Public Assistance recorded		
2017-09-11	2017-09-08	EM-3389-AL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$266,122.99		
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		
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	Hurricane Dennis	Hurricane	\$6,325.60		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$256,690.97		
2003-05-12	2003-05-05	DR-1466-AL	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$799,967.54		
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		
1995-10-04	1995-10-04	DR-1070-AL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1990-02-17	1990-02-03	DR-856-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1984-05-11	1984-05-11	EM-3088-AL	Emergency	Severe Storms & Tornadoes	Tornado	PA not declared for this county		
1979-04-18	1979-04-18	DR-578-AL	Major disaster	Storms, Wind, Flooding	Inland Flooding	PA not declared for this county		
1979-03-17	1979-03-17	EM-3074-AL	Emergency	Flooding	Inland Flooding	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		
1973-05-29	1973-05-29	DR-388-AL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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	6		0	0	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	48		0	5	1	0	1996 to 2026-06-30	
Earthquake	0		0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	144		0	16	0	0	1955 to 2026-06-30	
Heat Wave	10		0	2	0	0	1996 to 2026-06-30	
Hurricane	7		0	0	9	0	1996 to 2026-06-30	Includes 2 Tropical Depression records.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Ice Storm	3		0	0	0	0	1996 to 2026-06-30	
Inland Flooding	40		0	5	7	0	1996 to 2026-06-30	
Landslide	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	5		0	0	0	0	1996 to 2026-06-30	
Strong Wind	305		13	64	1	0	1955 to 2026-06-30	Includes 4 High Wind and 9 Strong Wind records.
Tornado	35		0	1	7	0	1950 to 2026-06-30	
Wildfire	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	17		0	1	1	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
2025-03-15	Tornado	EF2, 3.63 mi within this county, 500 yd wide	\$0 property; \$0 crops (2025 dollars)	1, 1	WINTERBORO to BERNEYS	within last 5 years	deaths or injuries recorded
2025-01-10	Winter Storm		\$0 property; \$0 crops (zone total, 2025 dollars)	1, 0	NWS zone ALZ027 (TALLADEGA), zone-level	within last 5 years	deaths or injuries recorded
2017-04-05	Hail	3.75 in	\$0 property; \$0 crops (2017 dollars)	0, 0	MUNFORD		B1-c worst recorded: Hail
2010-03-10	Flood		\$500,000 property; \$0 crops (2010 dollars)	0, 0	CHILDERSBURG to KAHATCHEE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-07-22	Lightning		\$50,000 property; \$0 crops (2008 dollars)	0, 0	RAHATCHIE		B1-c worst recorded: Lightning
2007-08-08	Heat		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone ALZ027 (TALLADEGA), zone-level		B1-c worst recorded: Excessive Heat, Heat
2005-08-29	Tropical Storm		\$100,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone ALZ027 (TALLADEGA), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2004-09-16	High Wind	60 kt (69 mph) estimated gust	\$2,500,000 property; crops not reported (zone total, 2004 dollars)	0, 2	NWS zone ALZ027 (TALLADEGA), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-03-07	Cold/Wind Chill		property not reported; \$1,000,000 crops (zone total, 1996 dollars)	0, 0	NWS zone ALZ027 (TALLADEGA), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1991-03-29	Tornado	F1, 1 mi path length (whole path, pre-1996), 73 yd wide	\$250,000 property; crops not recorded (1991 dollars)	5, 13	location not recorded		deaths or injuries recorded
1980-08-20	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1973-05-27	Tornado	F4, 34.6 mi path length (whole path, pre-1996), 33 yd wide	\$25,000,000 property; crops not recorded (1973 dollars)	0, 17	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (620 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.632	event-days per year	about 0.632 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	30.6	event-days per year	about 30.6 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	1,155	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.0024	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.24%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.09	events per year	about 4.09 per year	Highly likely	FEMA annualized frequency (modeled)	155.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.11	event-days per year	about 6.11 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	96	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0545	events per year	about 1 in 18 years	Possible	FEMA annualized frequency (modeled)	18	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	0.383	event-days per year	about 0.383 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	26	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.964	event-days per year	about 0.964 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	27	1996 to 2023 (28 years)	see B1-f	
Landslide	0.863	events per year (modeled)	about 0.86 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	67.2	days per year with a strike	about 67.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.17	events per year	about 2.17 per year	Highly likely	FEMA annualized frequency (modeled)	83	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	0.704	events per year	about 0.7 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0021	annual probability at a location	chance a given location in the county burns in a year: 0.21%		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	2.89	event-days per year	about 2.89 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	55	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	74	30	2.47
Hail	2.00 in+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	199	30	6.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	20	30	0.667
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	24 of 24	77.6	87.5	94.1	Relatively High 23, Relatively Moderate 1
Drought	19 of 24	75.3	84.0	94.5	Relatively Moderate 2, Relatively Low 13, Very Low 4, No Rating 5
Earthquake	24 of 24	28.8	58.4	77.2	Relatively Low 22, Very Low 2
Hail	24 of 24	41.1	56.2	71.1	Relatively Moderate 1, Relatively Low 23
Heat Wave	24 of 24	46.6	63.8	78.5	Relatively Moderate 17, Relatively Low 7
Hurricane	24 of 24	53.4	63.6	71.6	Relatively Low 24
Ice Storm	24 of 24	18.9	39.5	61.1	Relatively Low 15, Very Low 9
Inland Flooding	24 of 24	32.5	77.7	96.3	Very High 1, Relatively High 10, Relatively Moderate 11, Relatively Low 2
Landslide	24 of 24	20.4	73.4	93.0	Relatively Low 10, Very Low 14
Lightning	24 of 24	47.0	63.2	79.4	Relatively High 1, Relatively Moderate 21, Relatively Low 2
Strong Wind	24 of 24	53.3	77.1	89.3	Relatively High 6, Relatively Moderate 17, Relatively Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	24 of 24	72.4	90.0	98.0	Very High 5, Relatively High 17, Relatively Moderate 2
Wildfire	24 of 24	24.0	84.7	92.6	Relatively Moderate 6, Relatively Low 15, Very Low 3
Winter Weather	24 of 24	21.4	26.8	32.1	Relatively Low 24

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

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
Talladega County (unincorporated area)	Unincorporated	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 5	\$781,540.41	0 total; not yet covered	Includes \$4,882.29 for declarations not counted as hazard incidents (DR-4503-AL).
Bon Air town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; no approved plan	
Childersburg city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$18,762.79	38 total; no approved plan	
Lincoln city	City	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	\$12,241.38	60 total; not yet covered	
Munford town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible		no Public Assistance recorded	25 total; no approved plan	No NFIP community ID on this jurisdiction's plan row.
Oak Grove town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$3,591.34	0 total; no approved plan	
Sylacauga city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 2; any 3	\$650,534.77	57 total; no approved plan	
Talladega city	City	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$151,251.60	68 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Talladega Springs town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Waldo town	Town	Plan 111854 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since 2026-08-26	Zone-level damage since plan	Public Assistance since plan	Note
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year; not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Cold Wave	\$16,853,195,207	\$52,006,379	81,988	\$7,455	\$25,565	\$4,981,984	under 0.0001%				
Drought	n/a	\$12,488,360	n/a	n/a	\$151,681	n/a	1.21% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$29,884,371,269	n/a	82,149	\$796,570	n/a	\$177,719	0.00267%				
Hail	\$16,853,195,207	\$52,006,379	81,988	\$181,247	\$10,664	\$3,058	0.00108%				

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 2026-08-26 <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
Heat Wave	\$16,853,195,207	\$52,006,379	81,988	\$70	\$5,308	\$1,117,450	under 0.0001%				
Hurricane	\$16,848,137,069	\$51,760,162	81,948	\$545,819	\$50,920	\$29,482	0.00324%				
Ice Storm	\$16,853,195,207	n/a	81,988	\$58,848	n/a	\$3,183	0.000349%				
Inland Flooding	\$16,832,957,613	\$13,270,371	4,672	\$20,286,537	\$11,354	\$100,173	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$552,855,882	n/a	3,086	\$2,409	n/a	\$665	0.000436%				
Lightning	\$16,853,195,207	n/a	81,988	\$36,919	n/a	\$296,493	0.000219%				
Strong Wind	\$16,853,195,207	\$52,006,379	81,988	\$218,422	\$2,287	\$685,000	0.0013%				
Tornado	\$16,853,195,207	\$52,006,379	81,988	\$3,884,131	\$3,291	\$3,065,771	0.023%				
Wildfire	\$2,072,545,593	\$8,745,011	16,163	\$211,292	\$146	\$43,288	0.0102%				
Winter Weather	\$16,853,195,207	\$52,006,379	81,988	\$4,702	\$151	\$6,736	under 0.0001%				

Totals since 2026-08-26: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	81,988
Building value (total, not at risk)	\$16,853,195,207
Agriculture value (total, not at risk)	\$52,006,379
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$26,495,785
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$10,511,004
Social vulnerability rating	Very High
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	2

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	2	9	2	9	0	4
of which: Sylacauga city	0	2	3	2	3	0	2
of which: Talladega city	0	0	1	0	1	0	0
of which: Talladega County (unincorporated area)	0	0	5	0	5	0	2
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>
Talladega County (unincorporated area)	010297	0	0	5	0	5	0	2
Bon Air town	010296	0	0	0	0	0	0	0
Childersburg city	010197	0	0	0	0	0	0	0
Lincoln city	010198	0	0	0	0	0	0	0
Oak Grove town	010469	0	0	0	0	0	0	0
Sylacauga city	010199	0	2	3	2	3	0	2
Talladega city	010200	0	0	1	0	1	0	0
Talladega Springs town	010470	0	0	0	0	0	0	0
Waldo town	015015	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	2	8	2	8	0	3
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	1	0	1	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 9 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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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/>
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What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Talladega County, AL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 01121). Automated baseline. <https://hazardplain.org/al/01121/> 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