

Tuscaloosa County, AL

Risk-assessment baseline packet

County FIPS: 01125 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: Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible. Plan: Division C (FEMA plan 112245), pending adoption here, approved 2026-09-02 by FEMA; not yet adopted here.

Update: FEMA tracker shows a plan approvable pending adoption.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$40,680,419 a year), Tornado (\$18,481,373) and Earthquake (\$7,169,768).

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; 01125 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:	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Plan:	Division C (FEMA plan 112245), pending adoption here
Approved:	2026-09-02 by FEMA; not yet adopted here	Expires:	2031-09-01 once adopted
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

Not yet eligible: adopt the approved plan.

What changed since your last plan

Not available. Plan 112245 was approved by FEMA on 2026-09-02 but is not yet adopted here, so no since-plan counts are given.

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

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

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Tuscaloosa County	County	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Brookwood town	City	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797		this jurisdiction approved 2026-09-21
Coaling town	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Coker town	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake View town	Town	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797		Also approved under plan 111630 (Division G, expires 2031-05-12). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2026-09-24
Northport city	City	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797		this jurisdiction approved 2026-09-28
Tuscaloosa city	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
City of Vance	City	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797		this jurisdiction approved 2026-09-21

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
DCH Regional Health system	Hospital/ Medical Facility	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Tuscaloosa Board of Education	Other	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Tuscaloosa City Schools	School/School District	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
University of Alabama	School/School District	Approved, expires 2031-09-01	Division C (FEMA plan 112245)	2026-09-02	2031-09-01	1,797		this jurisdiction approved 2026-09-21
West Alabama Regional Commission	Other	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	Division C (FEMA plan 112245), pending adoption here	2026-09-02 by FEMA; not yet adopted here	2031-09-01 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	\$38,591,391	\$729	\$2,088,299	\$40,680,419	68	
2	Tornado	Relatively High	Relatively High	\$8,783,573	\$4,342	\$9,693,460	\$18,481,373	70	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$4,852,233	n/a	\$2,317,536	\$7,169,768		Storm Events does not record earthquakes.
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$285	\$6,799	\$6,045,278	\$6,052,362	27	
5	Cold Wave	Relatively Moderate	Relatively High	\$33,560	\$20,351	\$4,141,541	\$4,195,451	14	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).
6	Strong Wind	Relatively High	Relatively High	\$633,595	\$8,770	\$1,944,354	\$2,586,719	319	Includes 7 High Wind and 13 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hurricane	Relatively Low	Relatively Moderate	\$1,811,292	\$63,392	\$108,650	\$1,983,335	4	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
8	Lightning	Relatively High	Relatively High	\$77,378	n/a	\$890,404	\$967,782	31	
9	Hail	Relatively Low	Relatively Low	\$94,992	\$8,337	\$455,520	\$558,849	215	
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$259,844	n/a	\$8,010	\$267,854	2	
11	Drought	Relatively Low	Relatively Low	n/a	\$79,365	n/a	\$79,365	44	

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	Wildfire	Very Low	Very Low	\$50,145	\$33	\$13,348	\$63,526	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	Relatively Low	Relatively Low	\$22,748	\$177	\$35,393	\$58,318	17	
14	Landslide	Relatively Low	Very Low	\$535	n/a	\$3,656	\$4,191	1	

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 records (Storm Events records this hazard 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 112 (Very High, 97.5); tract 116 (Relatively Moderate, 84.8); tract 118 (Relatively Moderate, 84.0)
Hurricane	tract 112 (Relatively Moderate, 87.7); tract 104.03 (Relatively Low, 73.5); tract 104.06 (Relatively Low, 73.4)
Landslide	tract 101.02 (Relatively Low, 93.3); tract 106.01 (Relatively Low, 92.8); tract 101.05 (Relatively Low, 88.9)
Tornado	tract 112 (Very High, 100.0); tract 104.03 (Very High, 97.0); tract 104.06 (Very High, 95.5)
Wildfire	tract 106.01 (Relatively Low, 83.9); tract 106.03 (Relatively Low, 82.5); tract 107.03 (Relatively Low, 80.2)

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 112 is Census Tract 112). 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	12 records, 1996 to 2014 (12 zone-level)	1 day to 4 days (median 2 days); 7 with a recorded value	4 consecutive days, 1996-03-07 to 1996-03-10, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
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)	44 records, 2006 to 2026 (44 zone-level)	8 days to 449 days (median 43 days); 11 with a recorded value	449 days (about 14.8 months), 2007-03-27 to 2008-06-17, a run of 16 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)	264 records, 1957 to 2024	0.5 in to 2.75 in (median 0.94 in); 264 with a recorded value	2.75 in hail, 2007-03-01; same size also recorded on 2001-11-24, 2002-04-30, 2007-02-13	Hail, 2002-04-30, \$400,000 property; \$0 crops (2002 dollars)	Event records naming jurisdictions in the plan: Tuscaloosa city (49 records), Northport city (31 records), Brookwood town (7 records), Coker town (7 records), Coaling town (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	27 records, 1996 to 2025 (27 zone-level)	1 day to 18 days (median 1 day); 17 with a recorded value	18 consecutive days, 2010-08-01 to 2010-08-18, 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	4 records, 2005 to 2009 (4 zone-level)		Strongest recorded: Tropical Storm record, 2005-08-29 to 2005-08-30, \$5,500,000 property; crops not reported (2005 dollars), 2 direct injuries (reported for the zone); NWS zone ALZ023		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 1998 to 2011 (2 zone-level)		Ice Storm, 1998-12-23, \$25,000 property; \$0 crops (1998 dollars); NWS zone ALZ023		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)	68 records, 1996 to 2025 (4 zone-level)		Flash Flood, 2021-06-19, \$3,350,000 property; \$0 crops (2021 dollars)		Event records naming jurisdictions in the plan: Tuscaloosa city (8 records), Northport city (5 records), Coker town (3 records). Zone-level records (4) 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)	1 record, 2004 (1 zone-level)		Debris Flow, 2004-08-20, \$9,000 property; crops not reported (2004 dollars); NWS zone ALZ023		Countywide (zone-level records).	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	31 records, 1996 to 2023		Lightning, 1997-07-23, \$75,000 property; \$0 crops (1997 dollars)		Event records naming jurisdictions in the plan: Tuscaloosa city (15 records), Brookwood town (2 records), Coaling town (1 record), Northport 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)	20 records, 1999 to 2025 (20 zone-level)	30 kt (35 mph) to 64 kt (74 mph) (median 41.5 kt (48 mph)); 20 with a recorded value	64 kt (74 mph) measured gust, High Wind, 2013-01-10; NWS zone ALZ023	High Wind, 2004-09-16, \$1,700,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	391 records, 1955 to 2026	30 kt (35 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 322 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2025-05-18	Thunderstorm Wind, 2000-03-10, \$900,000 property; \$0 crops (2000 dollars)	Event records naming jurisdictions in the plan: Tuscaloosa city (39 records), Northport city (22 records), Coker town (14 records), Brookwood town (6 records), Coaling town (3 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	96 records, 1952 to 2026	F/EF0 to F/EF5 (median F/EF1); 95 with a recorded value	F5 tornado, 1966-03-03, 25.8 mi path length (whole path, pre-1996), 150 yd wide, \$250,000 property; crops not recorded (1966 dollars), 1 direct death, 3 direct injuries	Tornado, 2011-04-27, \$1,500,000,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Tuscaloosa city (4 records), Coaling town (3 records), Northport city (3 records), Brookwood town (2 records), Coker town (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	17 records, 1996 to 2025 (17 zone-level)		Winter Storm, 2000-01-27, \$25,000 property; \$0 crops (2000 dollars); NWS zone ALZ023		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: 28 declarations covering 24 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Plan 112245 was approved by FEMA on 2026-09-02 but is not yet adopted here, so no since-plan counts are given.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-26	2024-09-22	EM-3618-AL	Emergency	Hurricane Helene	Hurricane (primary); also designated: Tornado	no Public Assistance recorded	within last 5 years	
2020-09-14	2020-09-14	EM-3545-AL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		
2020-05-21	2020-02-05	DR-4546-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$10,374,524.66		
2020-03-29	2020-01-20	DR-4503-AL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$133,128.76		
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		
2014-05-02	2014-04-28	DR-4176-AL	Major disaster	Severe Storms, Tornadoes, Straight- Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$2,269,995.03		
2011-04-28	2011-04-15	DR-1971-AL	Major disaster	Severe Storms, Tornadoes, Straight- Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$17,514,888.81		
2011-04-27	2011-04-27	EM-3319-AL	Emergency	Severe Storms, Tornadoes, and Straight-Line Winds	Strong Wind; Tornado	no Public Assistance recorded		same incident as DR-1971

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		same incident as DR-1605
2005-08-29	2005-08-29	DR-1605-AL	Major disaster	Hurricane Katrina	Hurricane	\$1,642,346.35		
2005-07-10	2005-07-10	DR-1593-AL	Major disaster	Hurricane Dennis	Hurricane	\$151,650.98		
2004-09-15	2004-09-13	DR-1549-AL	Major disaster	Hurricane Ivan	Hurricane	\$471,255.01		
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		
2001-03-05	2001-02-16	DR-1362-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$147,383.34		
2000-12-18	2000-12-16	DR-1352-AL	Major disaster	Severe Storms and Tornadoes	Tornado	\$621,108.50		
2000-03-17	2000-03-10	DR-1322-AL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1998-04-09	1998-04-08	DR-1214-AL	Major disaster	Severe Storms and Tornadoes	Tornado	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3096-AL	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1990-02-17	1990-02-03	DR-856-AL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-04-18	1979-04-18	DR-578-AL	Major disaster	Storms, Wind, Flooding	Inland Flooding	no Public Assistance recorded		
1977-07-20	1977-07-20	EM-3045-AL	Emergency	Drought	Drought	no Public Assistance recorded		
1975-03-14	1975-03-14	DR-458-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		

School districts and special districts in this county: \$26,681.86 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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	14			0	0		1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	44			11	1		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	264			10	0		1955 to 2026-06-30	
Heat Wave	27			5	0		1996 to 2026-06-30	
Hurricane	4			0	8		1996 to 2026-06-30	Includes 2 Tropical Depression records.
Ice Storm	2			0	0		1996 to 2026-06-30	
Inland Flooding	68			5	10		1996 to 2026-06-30	
Landslide	1			0	0		1996 to 2026-06-30	
Lightning	31			1	0		1996 to 2026-06-30	
Strong Wind	411			52	2		1955 to 2026-06-30	Includes 7 High Wind and 13 Strong Wind records.
Tornado	96			12	10		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	17			1	1		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-05-18	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$0 property; \$0 crops (2025 dollars)	0, 0	SAMANTHA	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2022-03-22	Flash Flood		\$0 property; \$0 crops (2022 dollars)	3, 0	COKER to FOX	within last 5 years	deaths or injuries recorded
2021-06-19	Flash Flood		\$3,350,000 property; \$0 crops (2021 dollars)	0, 0	COKER to FOX		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2013-01-10	High Wind	64 kt (74 mph) measured gust	\$0 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone ALZ023 (TUSCALOOSA), zone-level		B1-c worst recorded: High Wind and Strong Wind
2011-04-27	Tornado	EF4, 41.79 mi within this county, 1,760 yd wide	\$1,500,000,000 property; \$0 crops (2011 dollars)	44, 800	RALPH to YOLANDE		deaths or injuries recorded
2010-08-01	Heat		\$0 property; \$125,000 crops (zone total, 2010 dollars)	0, 0	NWS zone ALZ023 (TUSCALOOSA), zone-level		B1-c worst recorded: Excessive Heat, Heat
2007-03-01	Hail	2.75 in	\$0 property; \$0 crops (2007 dollars)	0, 0	NORTHPORT		B1-c worst recorded: Hail
2005-08-29	Tropical Storm		\$5,500,000 property; crops not reported (zone total, 2005 dollars)	0, 2	NWS zone ALZ023 (TUSCALOOSA), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2000-12-16	Tornado	F4, 18 mi within this county, 750 yd wide	\$12,500,000 property; \$0 crops (2000 dollars)	11, 144	HULL		deaths or injuries recorded
1997-07-23	Lightning		\$75,000 property; \$0 crops (1997 dollars)	0, 0	BROOKWOOD		B1-c worst recorded: Lightning
1996-03-07	Cold/Wind Chill		property not reported; \$1,000,000 crops (zone total, 1996 dollars)	0, 0	NWS zone ALZ023 (TUSCALOOSA), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1966-03-03	Tornado	F5, 25.8 mi path length (whole path, pre-1996), 150 yd wide	\$250,000 property; crops not recorded (1966 dollars)	1, 3	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (979 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	0.526	event-days per year	about 0.526 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	28.9	event-days per year	about 28.9 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	1,036	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00309	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.309%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.45	events per year	about 3.45 per year	Highly likely	FEMA annualized frequency (modeled)	131.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10	event-days per year	about 10 days per year	Likely	Storm Events event- days in 10 of 30 years, 1996 to 2025 (33.3%)	164	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.06	events per year	about 1 in 17 years	Possible	FEMA annualized frequency (modeled)	22	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	0.517	event-days per year	about 0.517 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.07	event-days per year	about 2.07 days per year	Likely	Storm Events event- days in 26 of 30 years, 1996 to 2025 (86.7%)	58	1996 to 2023 (28 years)	see B1-f	
Landslide	2.66	events per year (modeled)	about 2.66 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	70.1	days per year with a strike	about 70.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	1.79	events per year	about 1.79 per year	Highly likely	FEMA annualized frequency (modeled)	69	1986 to 2023 (38 years)	countywide	
Tornado	1.37	events per year	about 1.37 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000544	annual probability at a location	chance a given location in the county burns in a year: 0.0544%		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	2.74	event-days per year	about 2.74 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	52	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	98	30	3.27
Hail	2.00 in+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	252	30	8.4
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	20	30	0.667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	21	30	0.7
Tornado	EF0-1	1996 to 2025	51	30	1.7
Tornado	EF2-3	1996 to 2025	14	30	0.467
Tornado	EF4-5	1996 to 2025	3	30	0.1
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	59 of 59	37.1	59.8	88.0	Relatively High 1, Relatively Moderate 50, Relatively Low 8
Drought	11 of 59	68.4	82.5	93.0	Relatively Moderate 1, Relatively Low 7, Very Low 3, No Rating 48
Earthquake	59 of 59	48.6	69.8	97.5	Very High 1, Relatively Moderate 11, Relatively Low 47
Hail	59 of 59	39.5	57.0	82.0	Relatively Moderate 1, Relatively Low 58
Heat Wave	59 of 59	52.4	80.4	95.9	Relatively High 16, Relatively Moderate 41, Relatively Low 2
Hurricane	59 of 59	52.8	61.0	87.7	Relatively Moderate 1, Relatively Low 58
Ice Storm	59 of 59	20.5	44.6	93.8	Relatively High 1, Relatively Moderate 2, Relatively Low 45, Very Low 11
Inland Flooding	59 of 59	6.5	59.6	93.5	Relatively High 8, Relatively Moderate 31, Relatively Low 17, Very Low 3
Landslide	59 of 59	9.5	40.3	93.3	Relatively Low 6, Very Low 53
Lightning	59 of 59	32.4	61.5	96.1	Very High 1, Relatively High 2, Relatively Moderate 45, Relatively Low 11
Strong Wind	59 of 59	49.3	76.9	98.3	Very High 1, Relatively High 5, Relatively Moderate 51, Relatively Low 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	59 of 59	64.9	86.5	100.0	Very High 5, Relatively High 45, Relatively Moderate 9
Wildfire	57 of 59	20.7	56.8	83.9	Relatively Low 17, Very Low 40, No Rating 2
Winter Weather	59 of 59	23.0	32.2	72.7	Relatively Moderate 1, Relatively Low 58

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
Tuscaloosa County	County	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 3	\$7,824,101.63	0 total; no approved plan	Includes \$129,794.93 for declarations not counted as hazard incidents (DR-4503-AL).
Brookwood town	City	Approved, expires 2031-09-01	FMA RL 0, SRL 0; any 0	\$29,184.16	17 total; not yet covered	
Coaling town	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$20,987.39	10 total; no approved plan	
Coker town	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$900.40	26 total; no approved plan	
Lake View town	Town	Approved, expires 2031-09-01	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; not yet covered	Also approved under plan 111630 (Division G, expires 2031-05-12). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Northport city	City	Approved, expires 2031-09-01	FMA RL 0, SRL 0; any 4	\$401,146.25	62 total; not yet covered	
Tuscaloosa city	City	Plan 112245 approved 2026-09-02, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 7	\$2,092,475.65	115 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.

Plan 112245 was approved by FEMA on 2026-09-02 but is not yet adopted here, so no since-plan counts are given.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard

- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$42,201,049,286	\$49,678,746	226,701	\$33,560	\$20,351	\$4,141,541	under 0.0001%				
Drought	n/a	\$6,790,890	n/a	n/a	\$79,365	n/a	1.17% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$75,950,808,887	n/a	227,036	\$4,852,233	n/a	\$2,317,536	0.00639%				
Hail	\$42,201,049,286	\$49,678,746	226,701	\$94,992	\$8,337	\$455,520	0.000225%				
Heat Wave	\$42,201,049,286	\$49,678,746	226,701	\$285	\$6,799	\$6,045,278	under 0.0001%				
Hurricane	\$42,200,058,620	\$49,678,746	226,694	\$1,811,292	\$63,392	\$108,650	0.00429%				
Ice Storm	\$42,185,297,345	n/a	226,659	\$259,844	n/a	\$8,010	0.000616%				
Inland Flooding	\$42,178,561,068	\$15,526,254	5,621	\$38,591,391	\$729	\$2,088,299	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	\$1,445,075,703	n/a	8,984	\$535	n/a	\$3,656	under 0.0001%				
Lightning	\$42,201,049,286	n/a	226,701	\$77,378	n/a	\$890,404	0.000183%				
Strong Wind	\$42,201,049,286	\$49,678,746	226,701	\$633,595	\$8,770	\$1,944,354	0.0015%				
Tornado	\$42,201,049,286	\$49,678,746	226,701	\$8,783,573	\$4,342	\$9,693,460	0.0208%				
Wildfire	\$2,423,392,350	\$6,860,580	21,917	\$50,145	\$33	\$13,348	0.00207%				
Winter Weather	\$42,201,049,286	\$49,678,746	226,701	\$22,748	\$177	\$35,393	under 0.0001%				

Totals since the plan: not available. Plan 112245 was approved by FEMA on 2026-09-02 but is not yet adopted here, so no since-plan counts are given.

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	226,701
Building value (total, not at risk)	\$42,201,049,286
Agriculture value (total, not at risk)	\$49,678,746
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$55,403,865
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)	\$27,745,447
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	13	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1	1	13	1	14	1	6
of which: Tuscaloosa County (unincorporated area)	0	1	3	1	3	0	1
of which: Northport city	0	0	4	0	4	0	2
of which: Tuscaloosa city	1	0	6	0	7	1	3
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>
Tuscaloosa County	010201	0	1	3	1	3	0	1
Brookwood town	010431	0	0	0	0	0	0	0
Coaling town	010480	0	0	0	0	0	0	0
Coker town	010481	0	0	0	0	0	0	0
Lake View town	010483	0	0	0	0	0	0	0
Northport city	010202	0	0	4	0	4	0	2
Tuscaloosa city	010203	1	0	6	0	7	1	3

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	1	12	1	12	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	1	0	1	0	2	1	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 13 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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